

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND
NORTHERN DIVISION

EDWARD J. FANGMAN, *et al.*

*

Plaintiffs,

* Civil Action No.:1:14-cv-00081-RDB

v.

*

GENUINE TITLE, LLC, *et al.,*

*

Defendants.

*

* * * * *

AFFIDAVIT OF JAY ZUKERBERG

I, Jay Zukerberg, being over the age of eighteen (18) and competent to testify to the matters stated herein do solemnly affirm under the penalties of perjury and upon personal knowledge that the contents of the following are true and correct:

1. I was the President of Genuine Title, LLC from March 2005 to April 2014.
2. Genuine Title was in the business of providing title and settlement services and was licensed in many states including the State of Maryland.
3. While Genuine Title was in business, it provided title and settlement services for mortgages brokered by Eagle Nationwide Mortgage Corporation, a subsidiary of Eagle National Bank ("Eagle National").
4. Genuine Title and Adam Mandelberg, a branch manager at Eagle National, had an agreement whereby Genuine Title agreed to pay kickbacks in exchange for referrals of Eagle National borrowers to Genuine Title. It was agreed that the kickbacks would be paid through Mr. Mandelberg's company, R&R Marketing Group, LLC and would be a set amount paid to Mr. Mandelberg for each referral from his branch that closed with

Genuine Title. The amount of the kickback agreed upon and paid would have been between \$300 - \$600 per settlement.

5. Genuine Title and Gary Klopp, another branch manager at Eagle National, had an agreement whereby Genuine Title agreed to pay kickbacks in exchange for referrals of Eagle National borrowers to Genuine Title. It was agreed that the kickbacks would be paid through Mr. Klopp's companies, Carroll Abstract, Inc. and All County Settlements, LLC and would be a set amount paid to Mr. Klopp for each referral from his branch that closed with Genuine Title. The amount of the kickback agreed upon and paid would have been between \$300 - \$400 per settlement.
6. Genuine Title and Angela Pobletts, another branch manager at Eagle National, had an agreement whereby Genuine Title agreed to pay kickbacks in exchange for referrals of Eagle National borrowers to Genuine Title. It was agreed that the kickbacks would be paid through Ms. Pobletts' company, MARC, LLC and would be calculated as follows: The amount of the kickback agreed upon and paid for each settlement referred was calculated based on the following formula:
 - a. charges to the borrower referred;
 - b. minus \$500-600 for costs and overhead;
 - c. divided by 2.
7. The amount of the kickbacks was calculated on a monthly basis.
8. No actual real estate settlement services were provided by Adam Mandelberg, Gary Klopp, Angela Pobletts, All County Settlements, LLC, Carroll Abstracts, Inc., R&R Marketing, LLC, or MARC, LLC for any of the borrowers referred.

9. A referral fee was paid to Adam Mandelberg (R&R Marketing, LLC), Gary Klopp (through Carroll Abstracts, Inc. and All County Settlements, LLC), or Angela Pobletts (through MARC, LLC) for all Eagle National borrowers' loans referred by them that closed with Genuine Title between 2/1/2010 and 7/1/2011.
10. **Exhibit 1** to my affidavit are true and accurate copies of checks paid by Genuine Title to Adam Mandelberg through R&R Marketing Group, LLC. Each check was a kickback that was agreed upon with Mr. Mandelberg for referrals from Eagle National.
11. **Exhibit 2** to my affidavit are true and accurate copies of checks paid by Genuine Title to Gary Klopp through Carroll Abstract, Inc. and All County Settlements, LLC. Each check was a kickback that was agreed upon with Mr. Klopp for referrals from Eagle National.
12. **Exhibit 3** to my affidavit are true and accurate copies of checks paid by Genuine Title to Angela Pobletts through MARC, LLC. Each check was a kickback that was agreed upon with Ms. Pobletts for referrals from Eagle National.

Each of the checks contained in Exhibits 1 through 3 represent a portion or a percentage of the charges received by Genuine Title for the real estate settlement services provided by Genuine Title to the borrowers referred by Eagle National Bank.

I declare under the penalty of perjury that the foregoing is true and correct.

Executed on:

3/28/16


Jay Zukerberg, Affiant

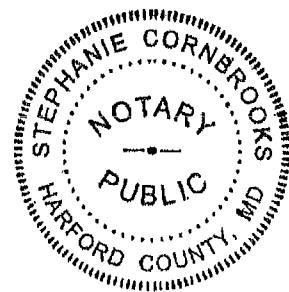
STATE OF MARYLAND

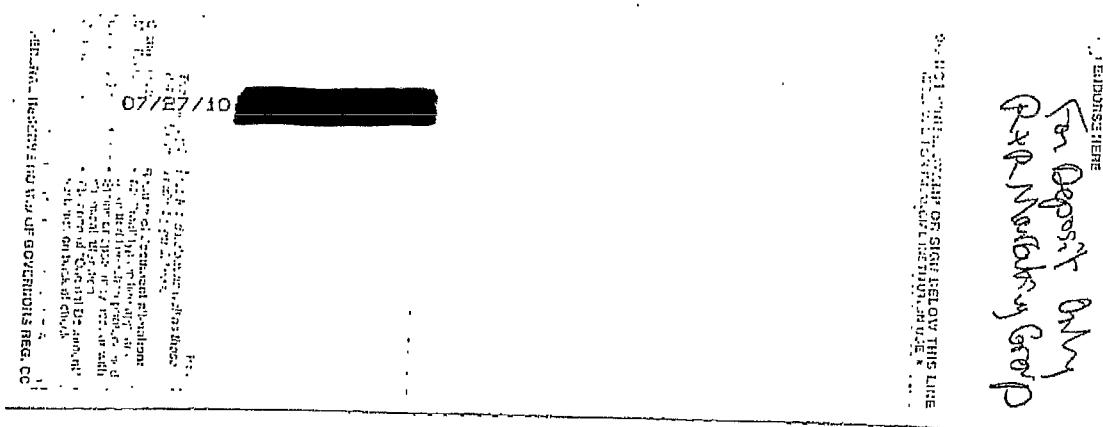
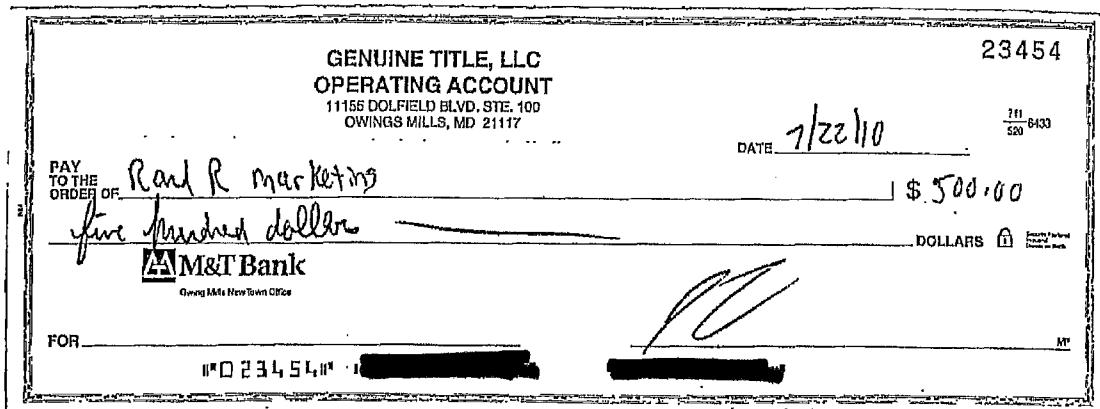
COUNTY OF Baltimore

I HEREBY CERTIFY that, on this 28th day of March, 2016, before me, the subscriber, a Notary Public of the State of Maryland, personally appeared **JAY ZUKERBERG**, and acknowledged the foregoing Affidavit to be his act and deed.

AS WITNESS my hand and notarial seal.

Stephanie Cornbrooks
Notary Public
My Commission Expires: 4/4/17





Posting Date 2010 Jul 27

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

Dollar Amount \$500.00

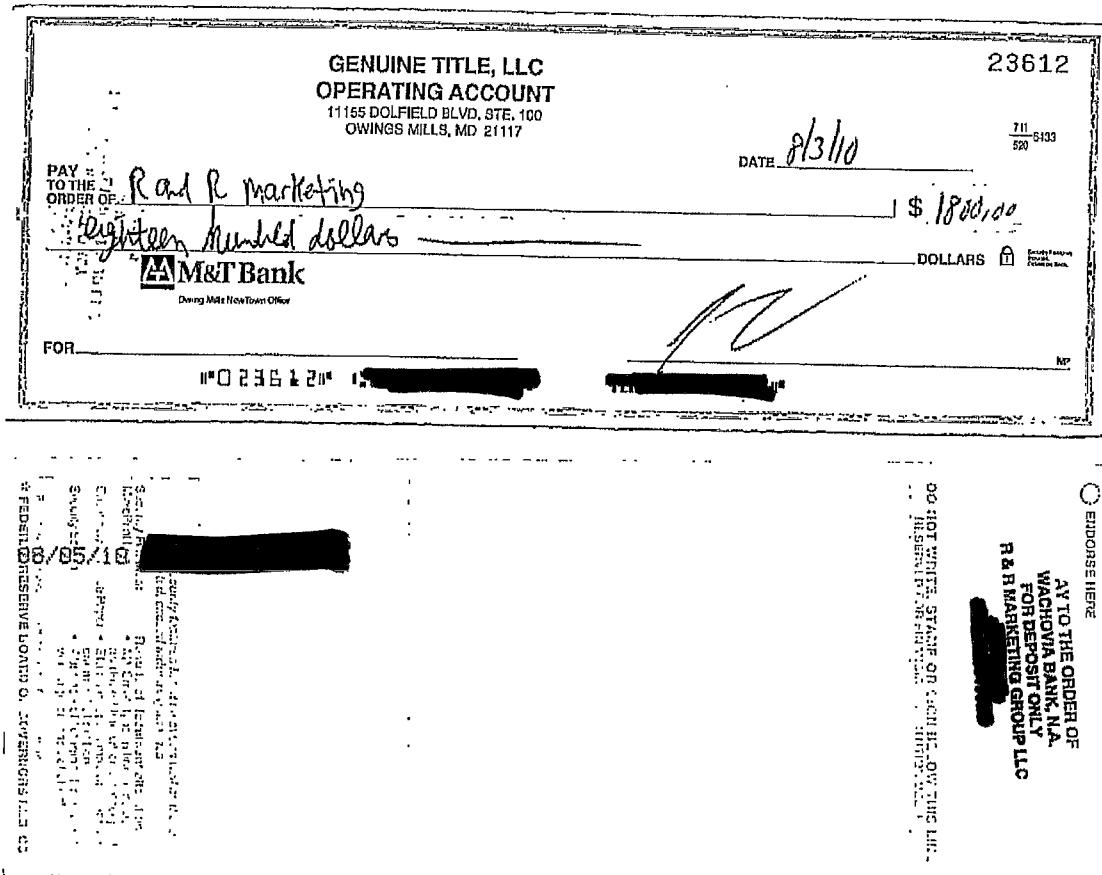
Check/Store # 23454

DB/CR DB

Record Type # 01

EXHIBIT

GT M&T Op Acct 8333



Posting Date 2010 Aug 06

Bank # 096

Research Seq #

Account # XXXXXXXXXX

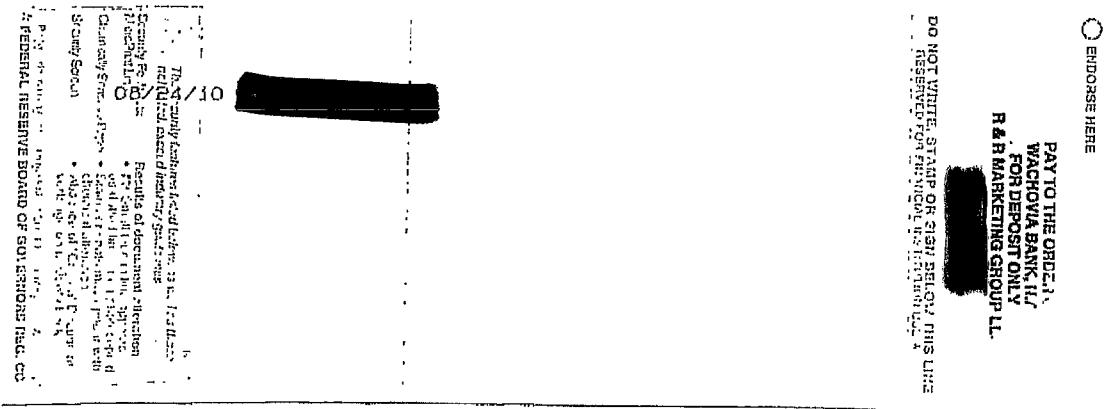
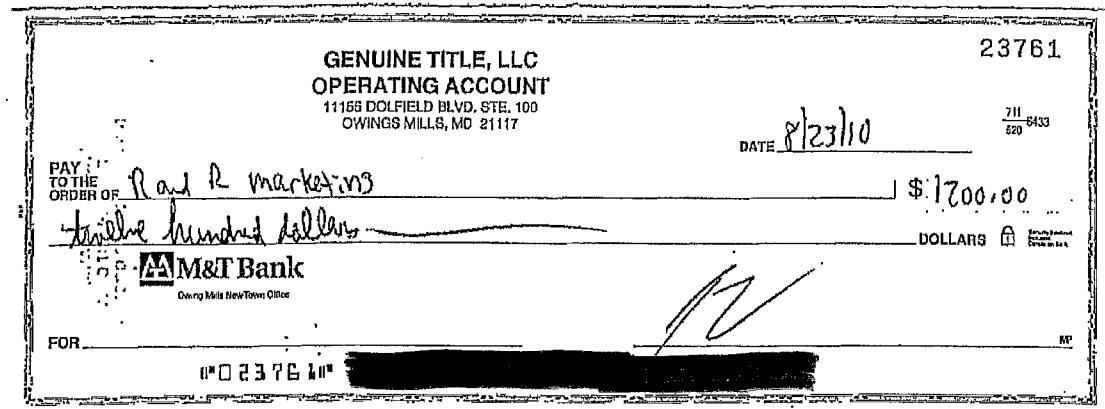
Dollar Amount \$1,800.

Check/Store # 23612

DB/CR DE

Record Type # 01

GT M&T Op Acct 8457



Posting Date 2010 Aug 25

Bank # 096

Research Seq #

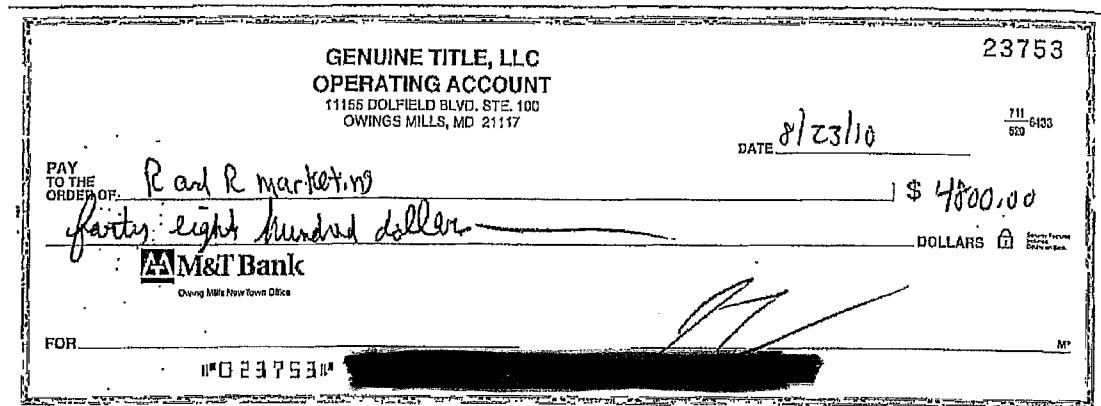
Account #

Dollar Amount \$1,200

Check/Store # 23761

DB/CR DE

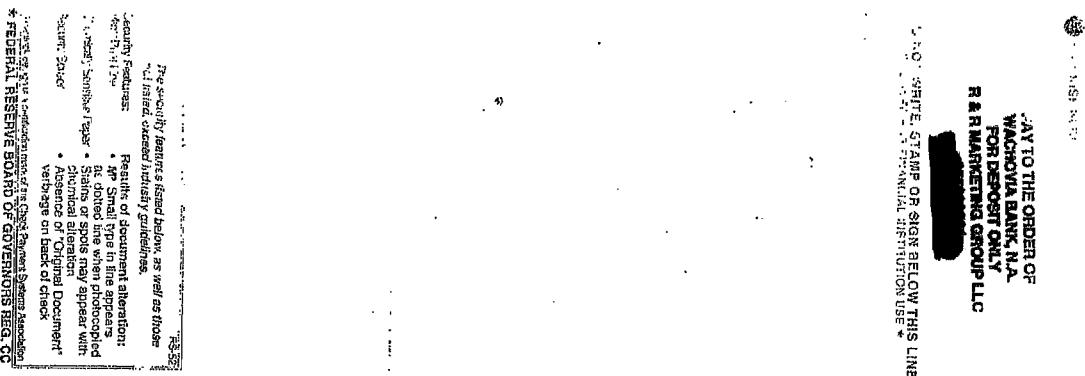
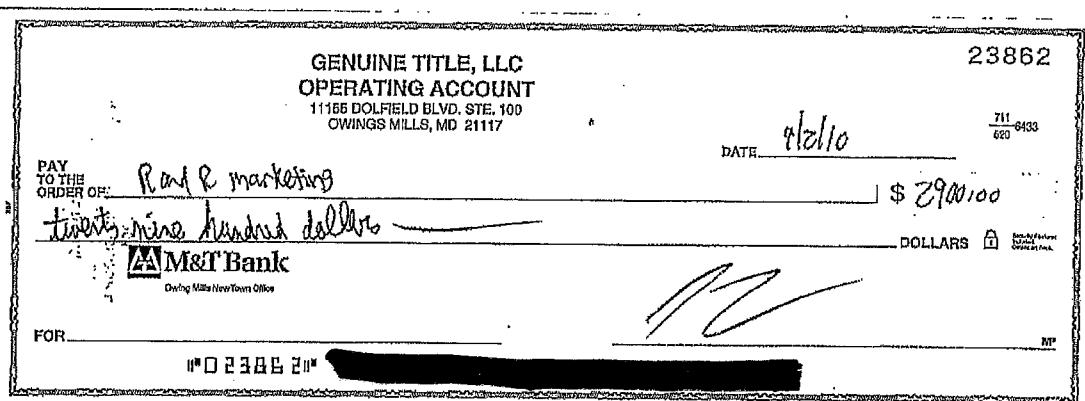
GT M&T Op Acct 8589



The Security Facility for the Control of Information in the U.S. Government
is located at the U.S. Government Building, 14th and Constitution Avenues, Washington, D.C. 20540
Telephone: 202-501-1600

Posting Date	2010 Aug 25
Bank #	096
Research Seq #	
Account #	
Dollar Amount	\$4,800.00
Check/Store #	23753
DB/CR	DB
Record Type #	01

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Posting Date 2010 Sep 08

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Account # [REDACTED]

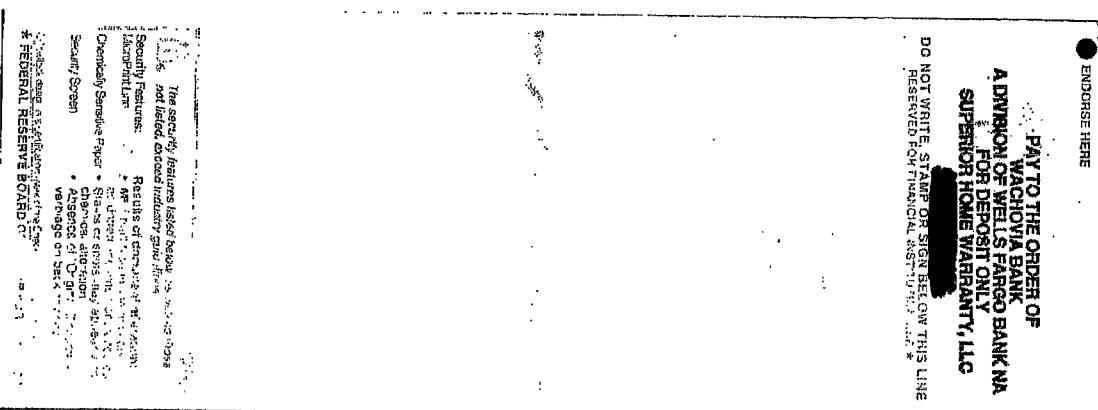
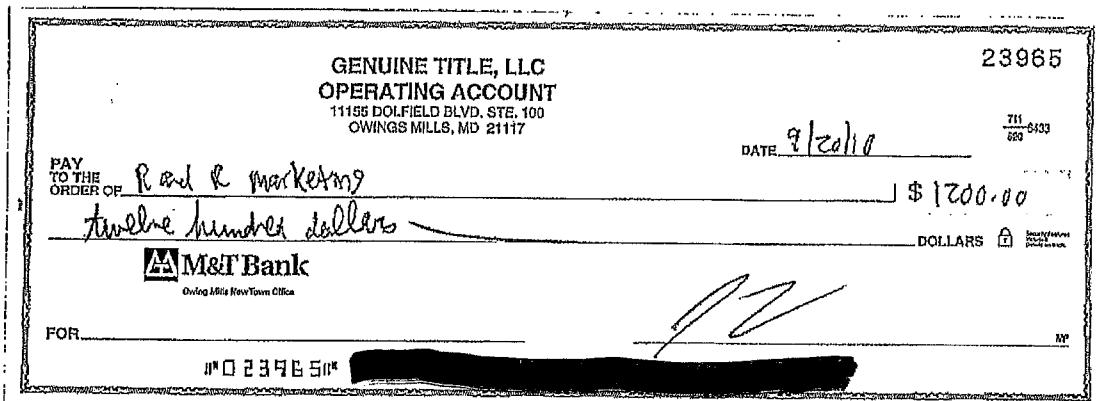
Dollar Amount \$2,900.00

Check/Store # 23862

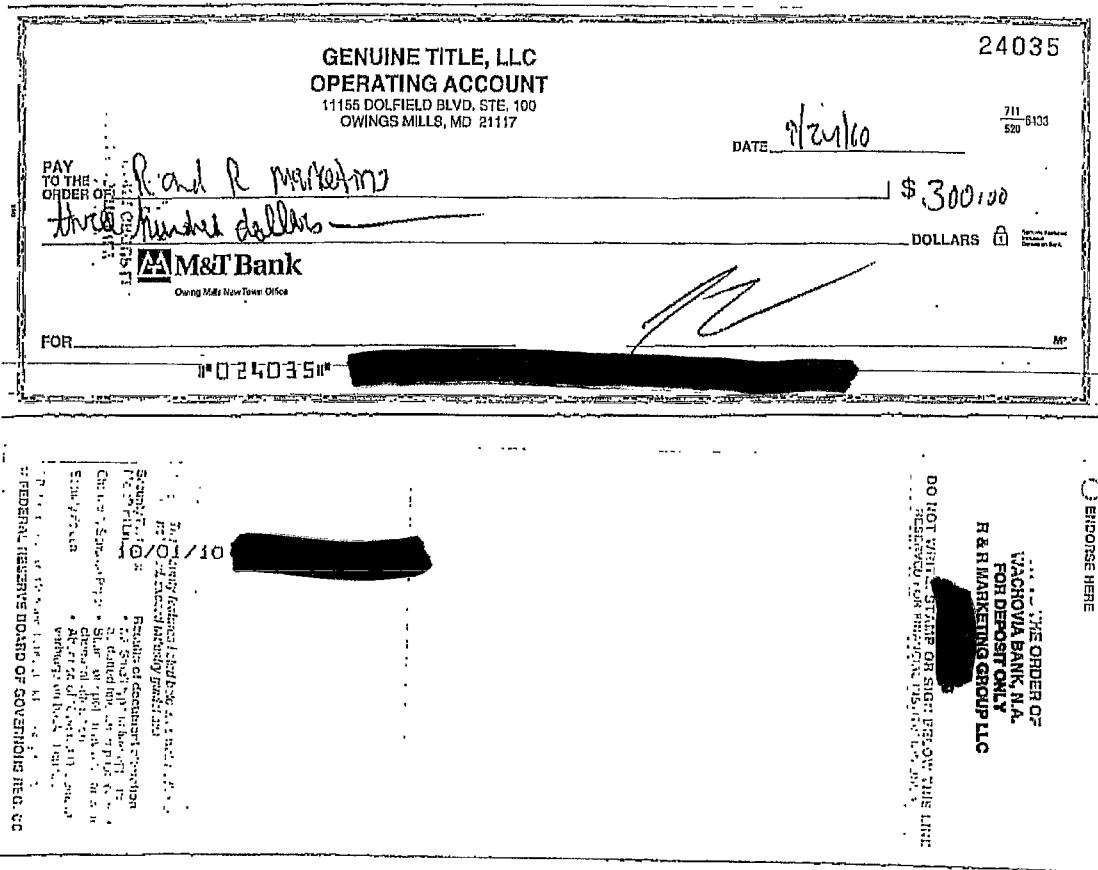
DB/CR DB

Record Type # 01

GT M&T Op Acct 8726



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 Record Type # 01



Posting Date 2010 Oct 04

Bank # 096

Research Seq #

Account #

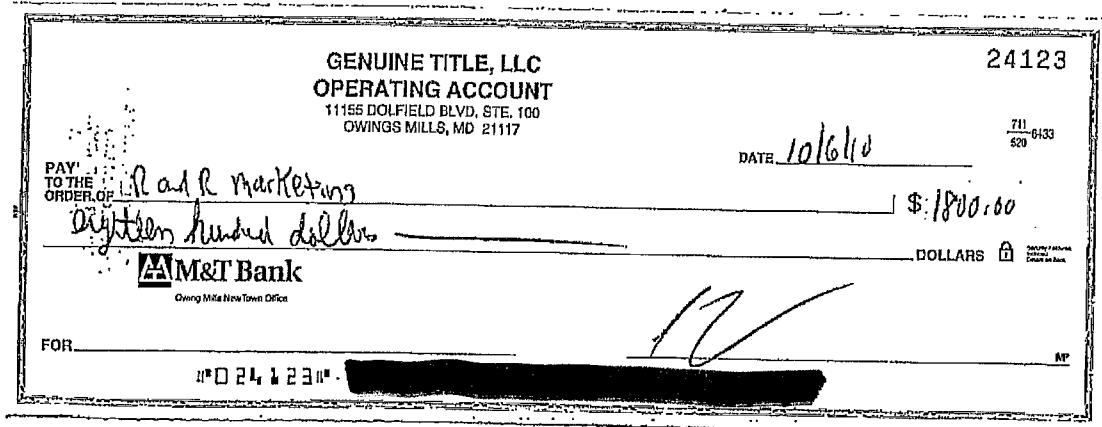
Dollar Amount \$300.00

Check/Store # 24035

DB/CR DE

Record Type # 01

GT M&T Op Acct 8945



10/00/18 [REDACTED]

PAY TO THE ORDER OF
WACHOVIA BANK, N.A.
FOR DEPOSIT ONLY
R & R MARKETING GROUP LLC
[REDACTED]

LOW 1105 LNU

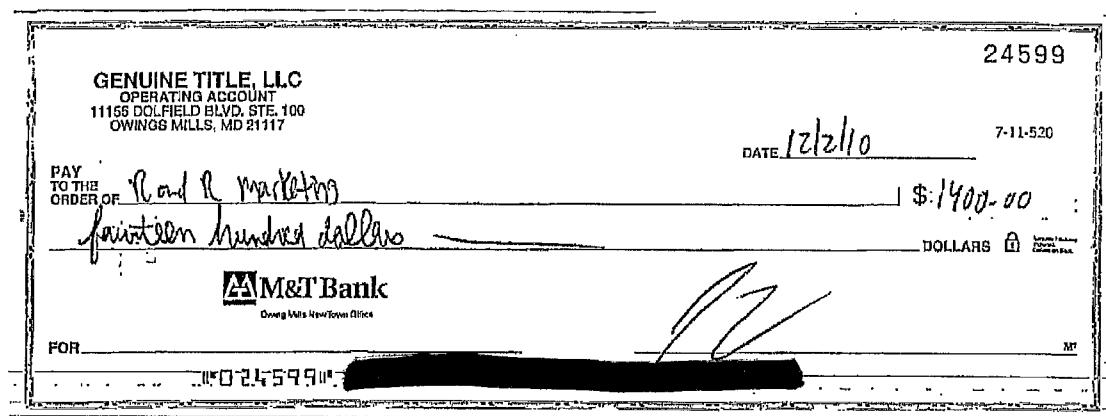
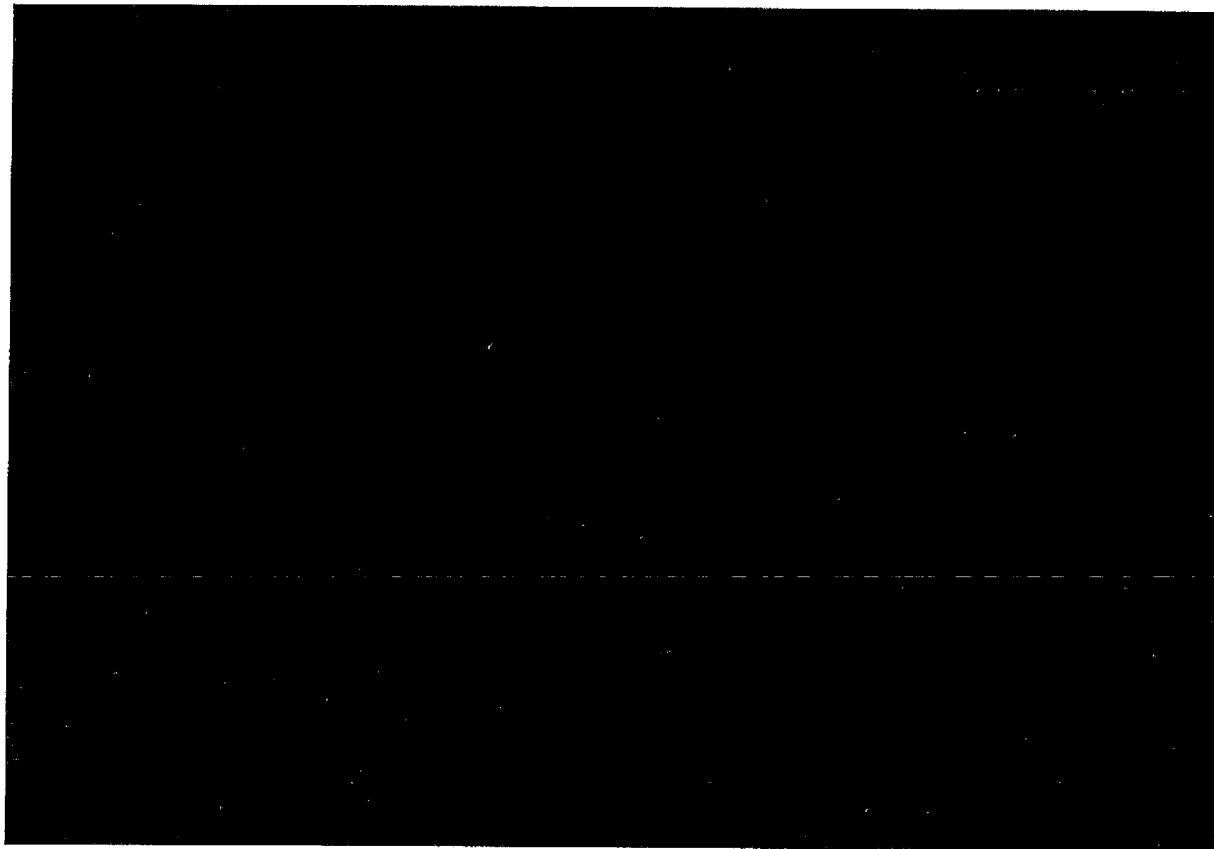
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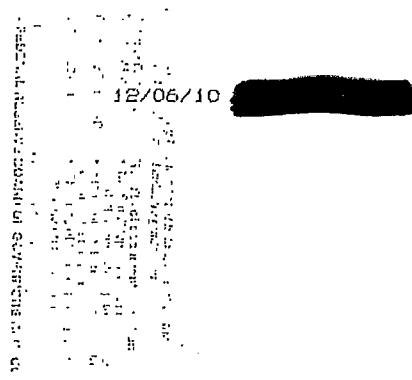
GT M&T Op Acct 9039

GENUINE TITLE, LLC OPERATING ACCOUNT 11165 DOLFIELD BLVD, STE. 100 OWINGS MILLS, MD 21117		24393
PAY TO THE ORDER OF R&R Marketing AMT M&T Bank <small>Dwing Miller New Town Office</small>	DATE 11/2/10 \$2400.00 DOLLARS <input checked="" type="checkbox"/>	 M
FOR 1102439301 		
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE PAY TO THE ORDER OF WACHOVIA BANK, N.A. FOR DEPOSIT ONLY R&R MARKETING GROUP LLC 		
ENDORSE HERE 		
<small> * Security Features: Listed below as well as those not listed exceed industry guidelines. Security Features: * MICR Line * Results of document alteration: * Dotted line when photocopied * TIP Small type in line spaces * Chemical Starch Paper * Stains or spots may appear with chemical extraction * Absence of original document * Imprints on back of check * Financial Institution Record of Counterfeits REG. CC </small>		

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 Account # 
 Dollar Amount \$2,400.00
 Check/Store # 24393
 DB/CR DB
 Record Type # 01

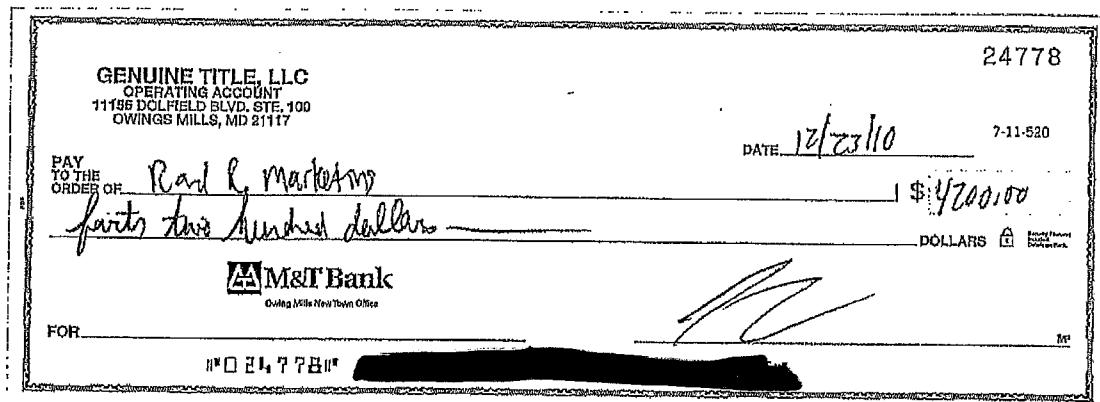
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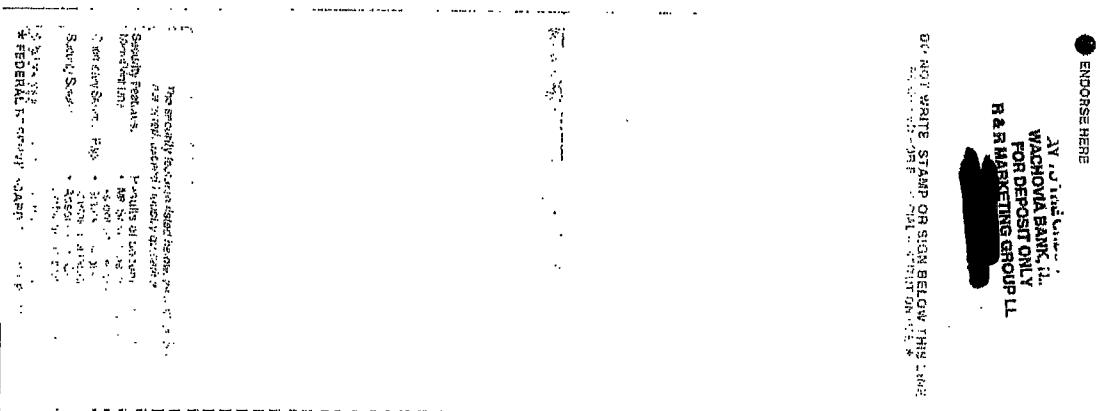
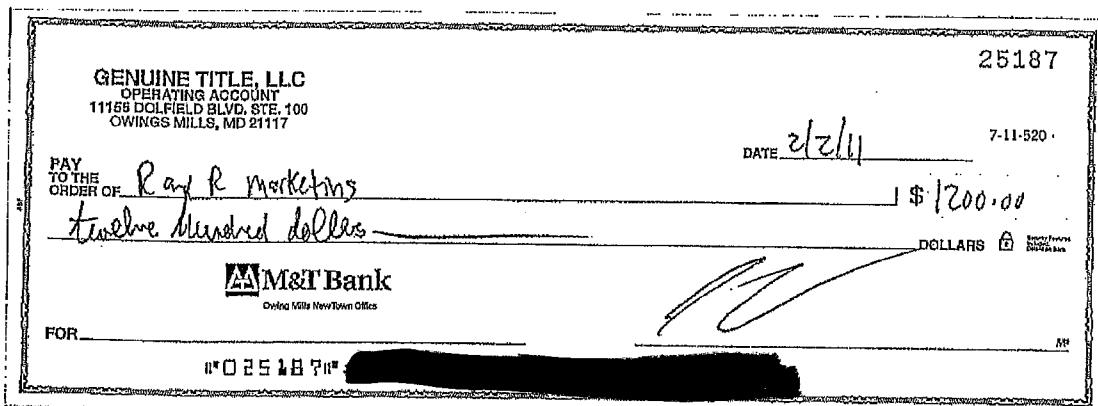
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Bank # 096
Research Seq # [REDACTED]
Account # [REDACTED]
Dollar Amount \$1,400.00
Check/Store # 24599
DB/CR DB
Record Type # 01

ENDORSE HERE
CASH TO THE ORDER OF
WACHOVIA BANK, N.A.
FOR DEPOSIT ONLY
B & B MARKETING GROUP, LLC
[REDACTED]



Posting Date 2011 Jan 03
 Bank # 096
 Research Seq # XXXXXXXXXX
 Account # XXXXXXXXXX
 Dollar Amount \$4,200.00
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GT M&T Op Acct 9796



Posting Date 2011 Feb 03

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Account # [REDACTED]

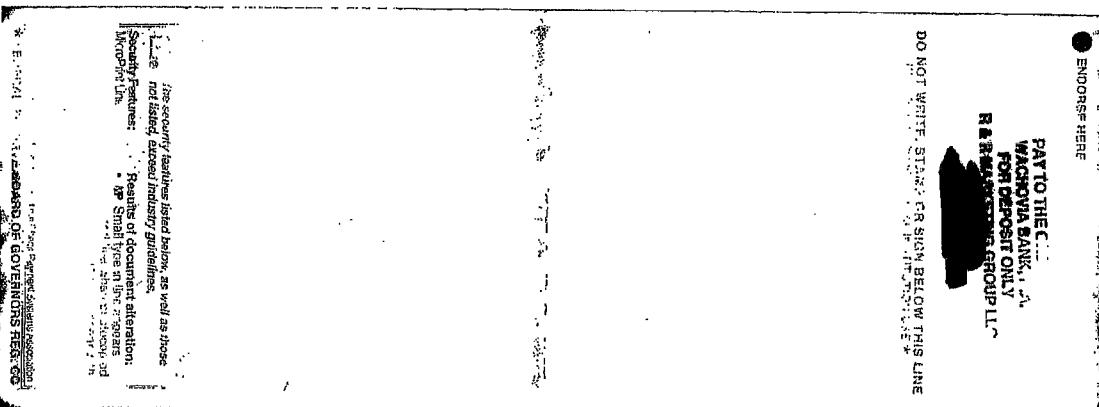
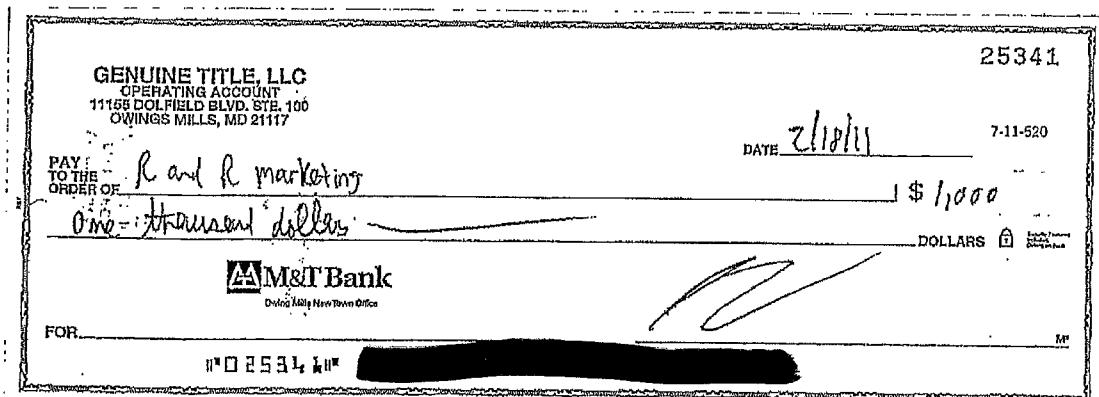
Dollar Amount \$1,200.00

Check/Store # 25187

DB/CR DB

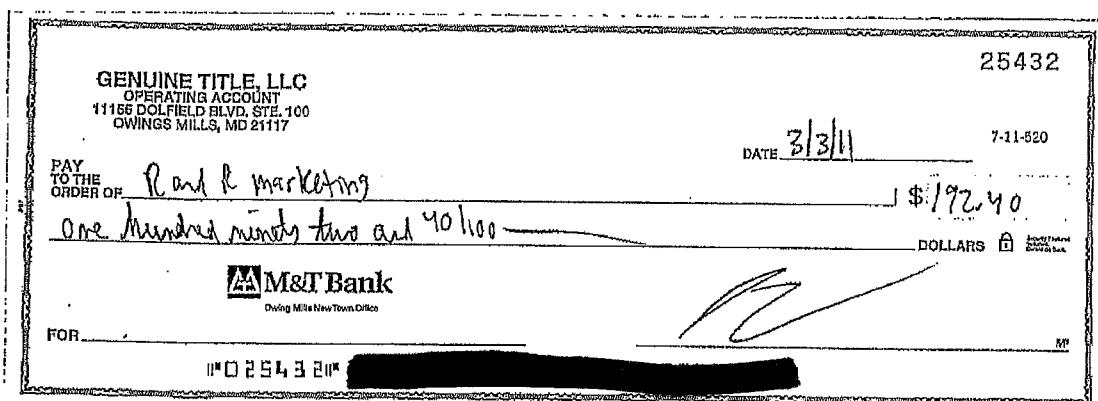
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GT M&T Op Acct 10036



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GT M&T Op Acct 10160



Posting Date 2011 Mar 04

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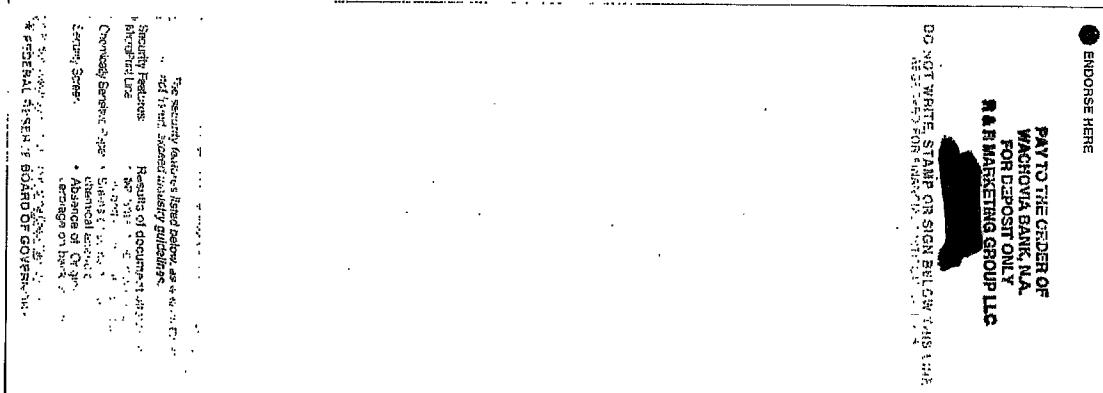
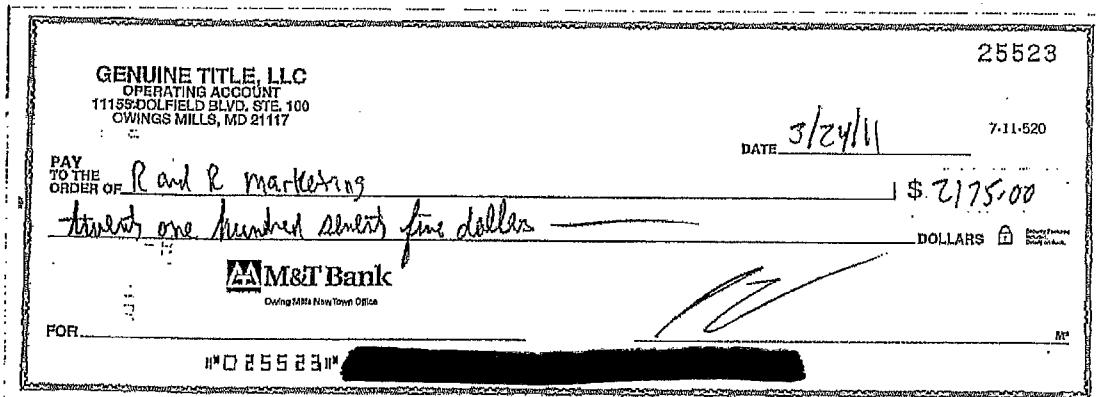
Dollar Amount \$192.40

Check/Store # 25432

DB/CR DB

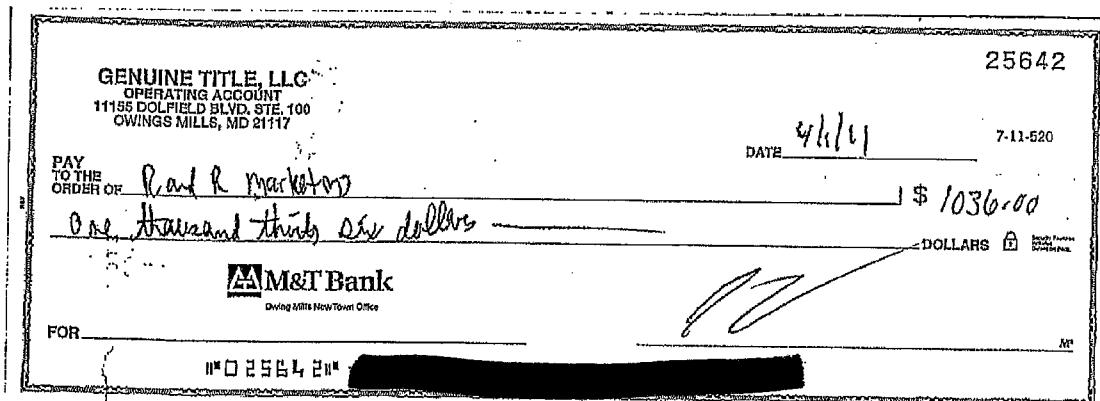
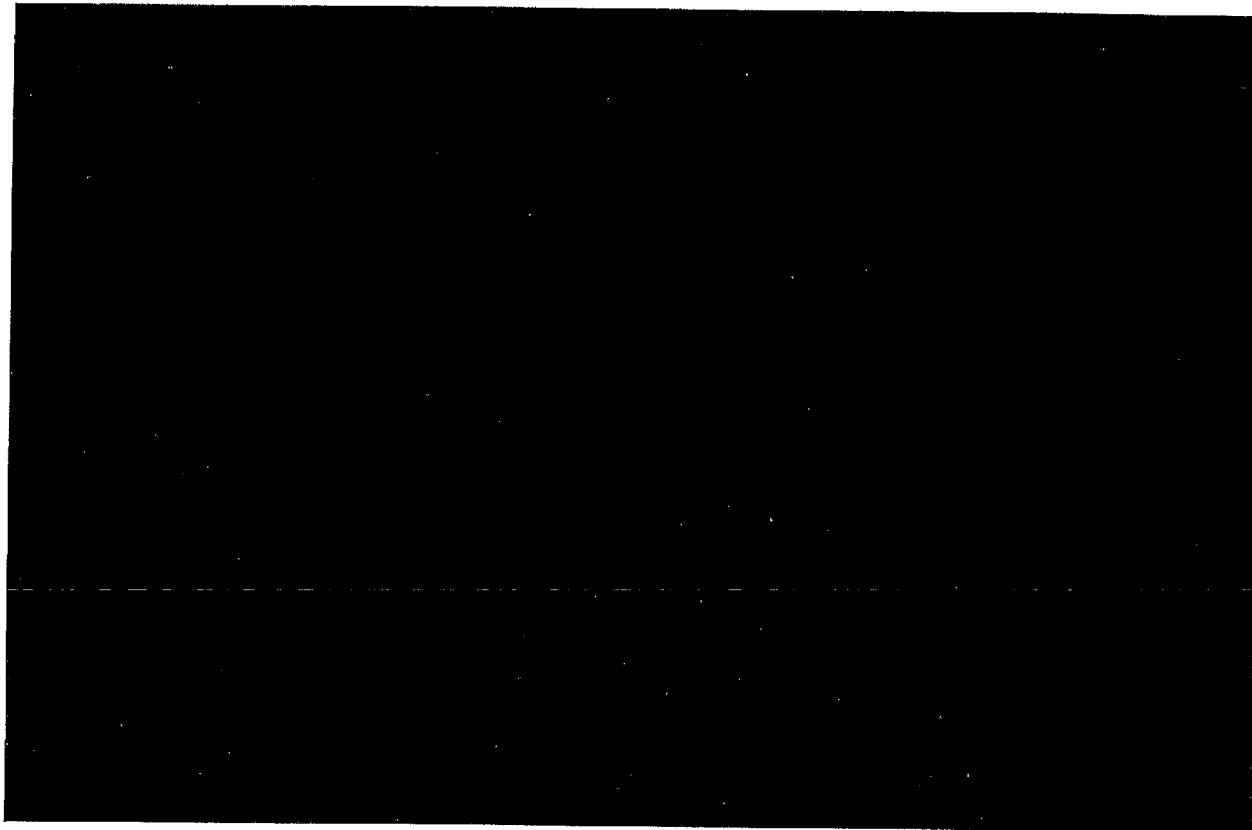
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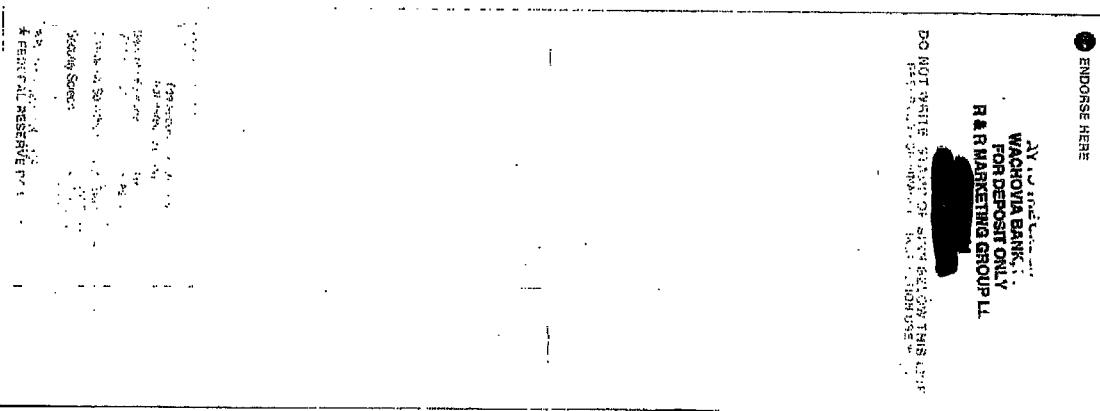
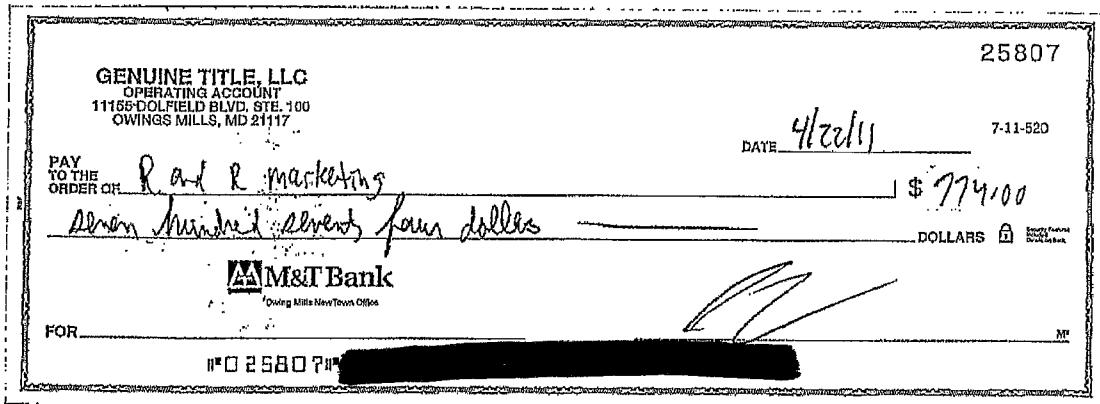
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 Dollar Amount \$2,175.00
 Check/Store # 25523
 DB/CR DB
 Record Type # 01

GT M&T Op Acct 10425



Posting Date 2011 Apr 04
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Account # [REDACTED]
Dollar Amount \$1,036.00
Check/Store # 25642
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Record Type # 01





Posting Date 2011 Apr 25

Bank # 096

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Account # [REDACTED]

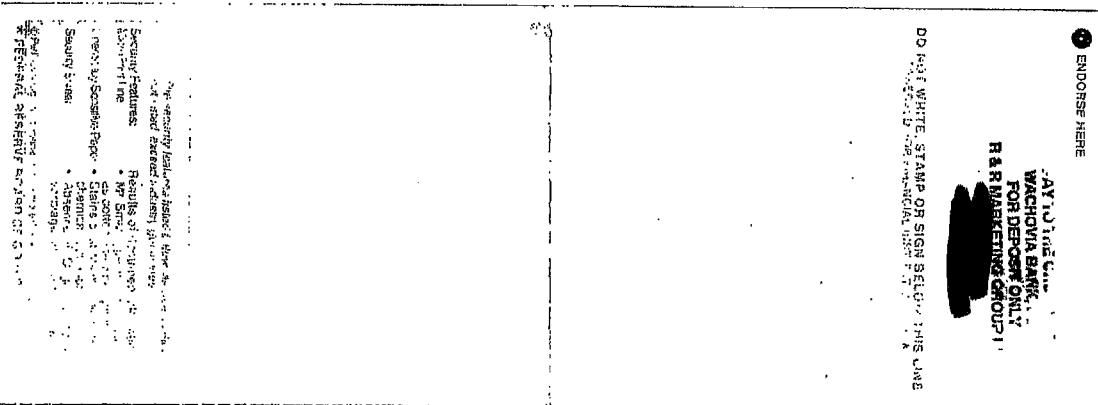
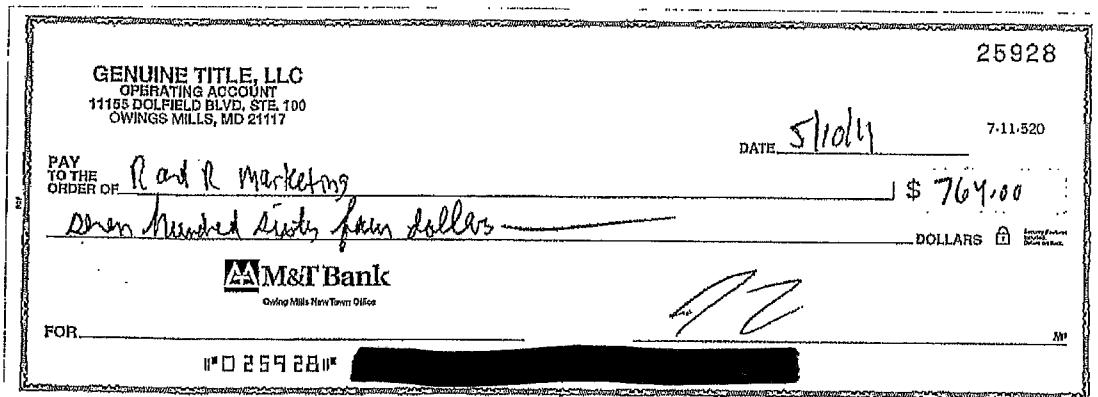
Dollar Amount \$774.00

Check/Store # 25807

DB/CR DB

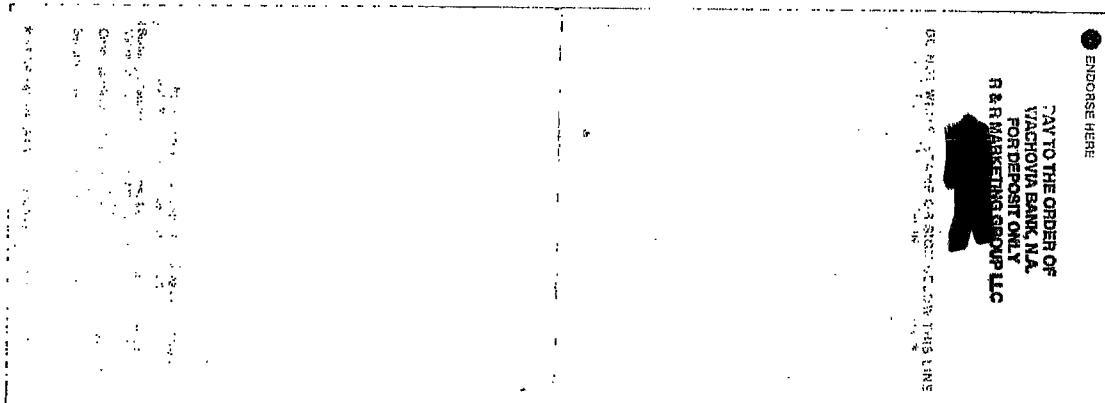
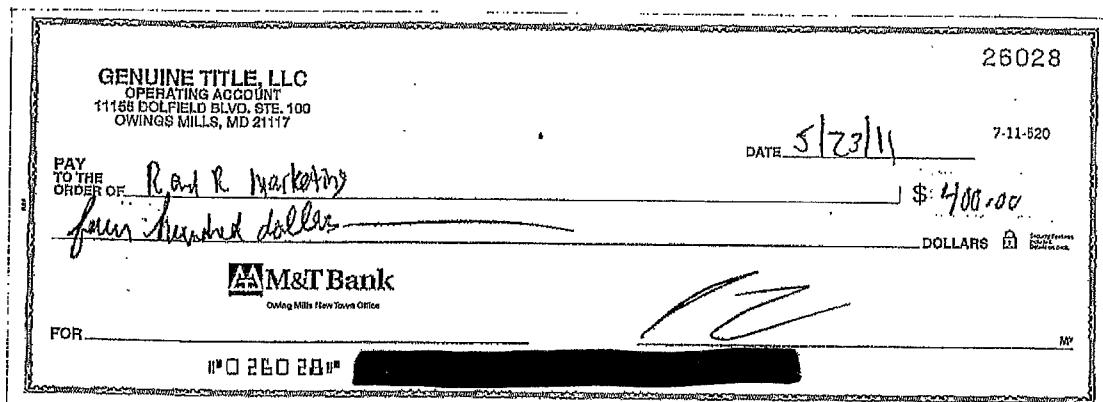
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Posting Date 2011 May 12
 Bank # 096
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 Dollar Amount \$764.00
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 DB/CR DB
 Record Type # 01

GT M&T Op Acct 10796



Posting Date 2011 May 24

Bank # 096

Research Seq #

Account #

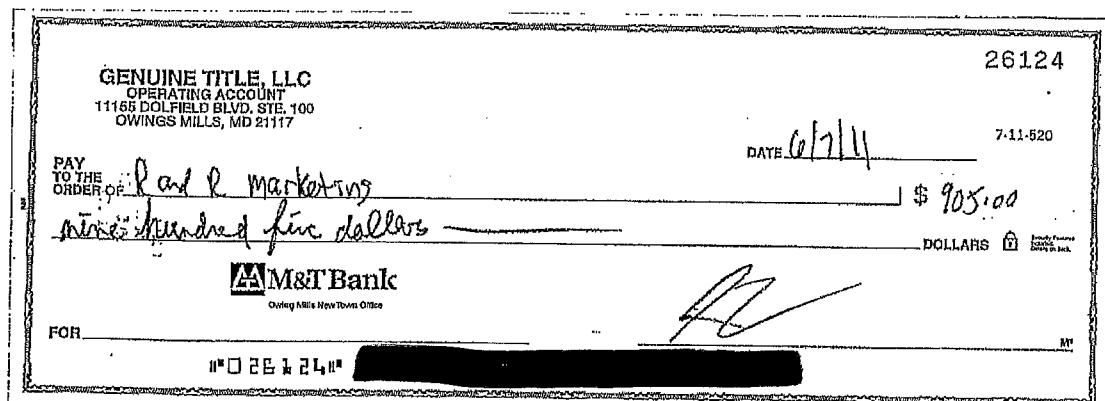
Dollar Amount \$400.00

Check/Store # 26028

DB/CR DB

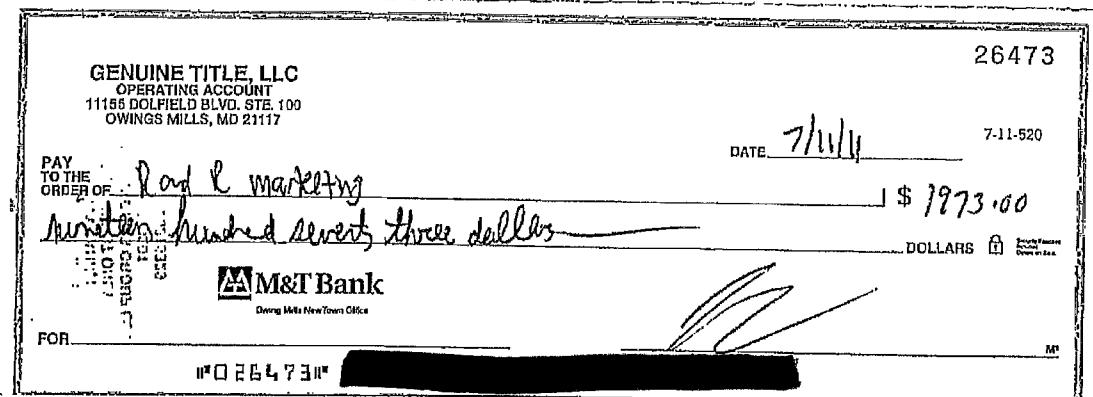
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GT M&T Op Acct 10873



Posting Date 2011 Jun 08
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Account # [REDACTED]
Dollar Amount \$905.00
Check/Store # 26124
DB/CR DB
Record Type # 01

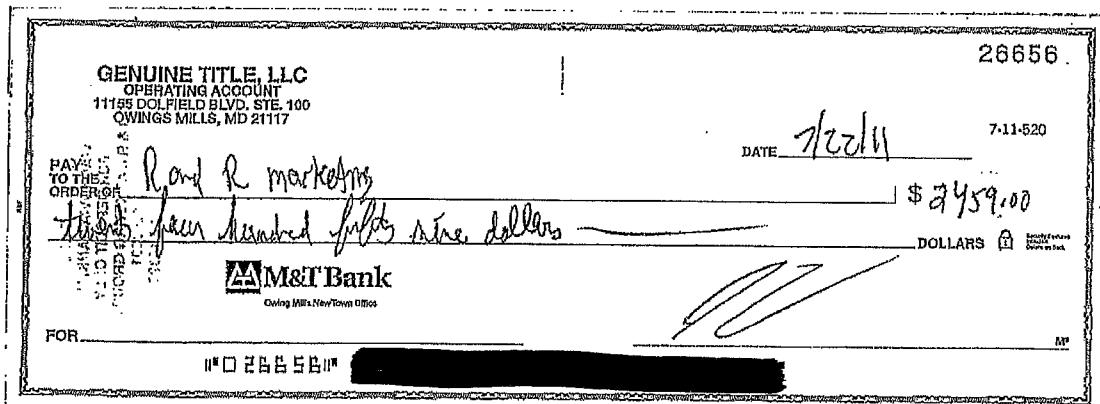
GT M&T Op Acct 10988



BROOKLINE BANK

Posting Date	2011 Jul 13
Bank #	096
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Check/Store #	26473
DB/CR	DB
Record Type #	01

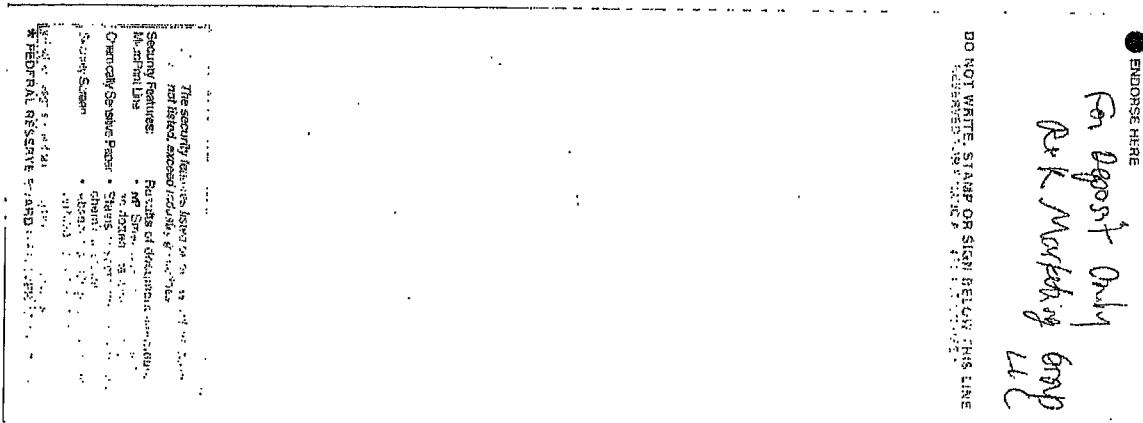
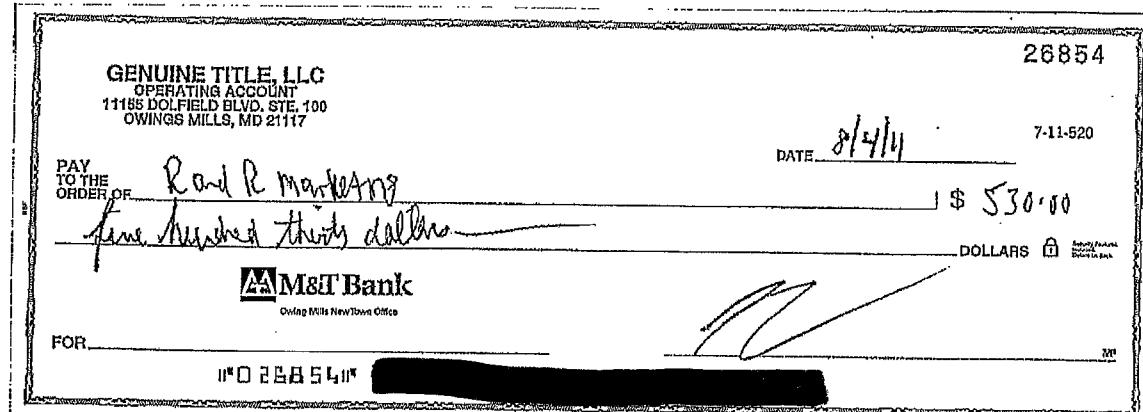
GT M&T Op Acct 11350



											
PAY TO THE ORDER OF WACHOWIA BANK, N.A. FOR DEPOSIT ONLY											
RBN MARKETING GROUP LLC											
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE											
RESERVED FOR FINANCIAL INSTITUTION USE											
<p>The security features listed below, as well as the not listed, exceed industry guidelines.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">Security Features</td> <td style="width: 15%;">Results of Tests</td> </tr> <tr> <td>Microprinting</td> <td>Visible</td> </tr> <tr> <td>Chemically Sensitive Paper</td> <td>Visible</td> </tr> <tr> <td>Security Sensors</td> <td>Visible</td> </tr> <tr> <td>Varifocal Ink</td> <td>Visible</td> </tr> </table> <p><small>* Per Federal Reserve Board of Governors Regulation CC</small></p>		Security Features	Results of Tests	Microprinting	Visible	Chemically Sensitive Paper	Visible	Security Sensors	Visible	Varifocal Ink	Visible
Security Features	Results of Tests										
Microprinting	Visible										
Chemically Sensitive Paper	Visible										
Security Sensors	Visible										
Varifocal Ink	Visible										

Posting Date	2011 Jul 25
Bank #	096
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Account #	[REDACTED]
Dollar Amount	\$2,459.00
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Record Type #	01

GT M&T Op Acct 11477



Posting Date 2011 Aug 05

Bank # 096

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Account # [REDACTED]

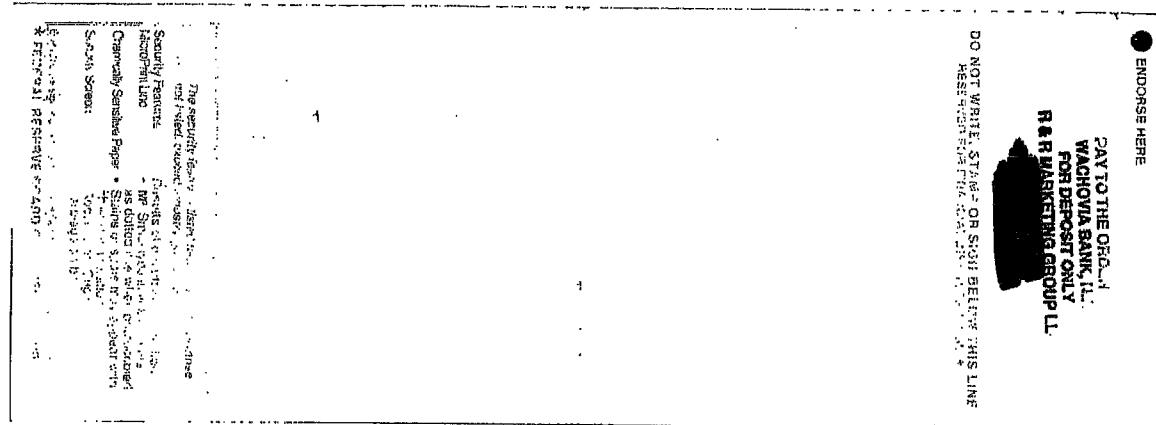
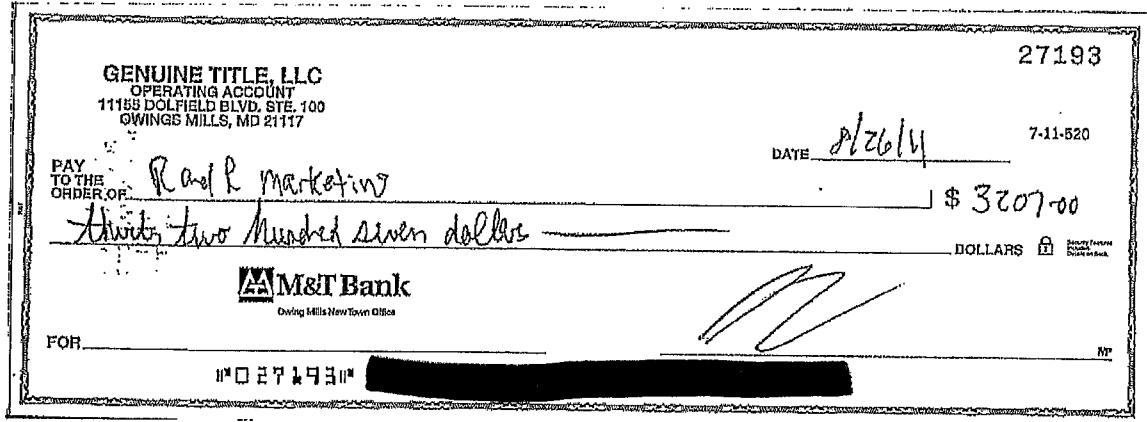
Dollar Amount \$530.00

Check/Store # 26854

DB/CR DB

Record Type # 01

GT M&T Op Acct 11646



Posting Date 2011 Aug 29

Bank # 096

Research Seq #

Account #

Dollar Amount \$3,207

Check/Store # 27193

DB/CR

GT M&T Op Acct 11904

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[Handwritten signature]

1.1.0	The security features listed below are just as effective as the use of security features.
Security Features	• Microprinting
• Security Paper	• Results of document alteration
• Security Seal	• As detected when printed on paper with chemical alteration
• Serial or serial numbers interwoven with abstracts of City Hall document	
• Abstracts of City Hall document	
• Washington Bank or Check	

* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

Posting Date 2009 Oct 13

Bank # 096

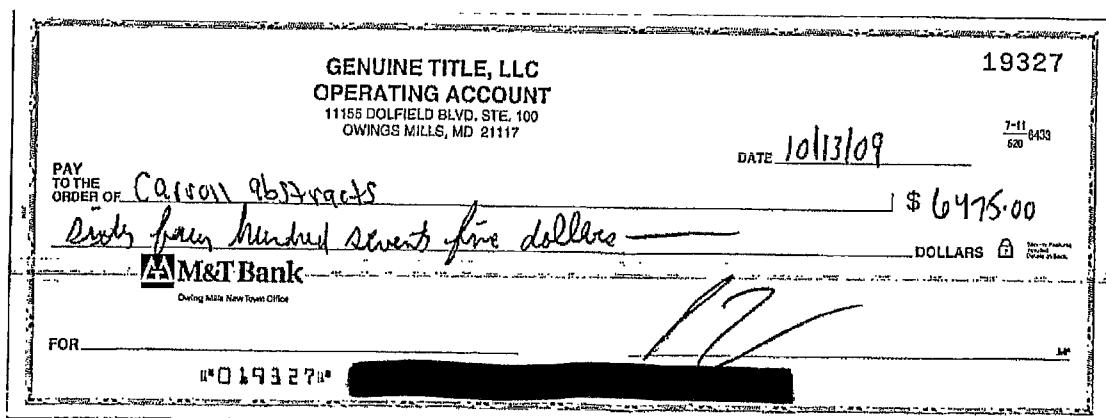
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Dollar Amount \$15,800.00

Check/Store # 19325

DB/CR DB

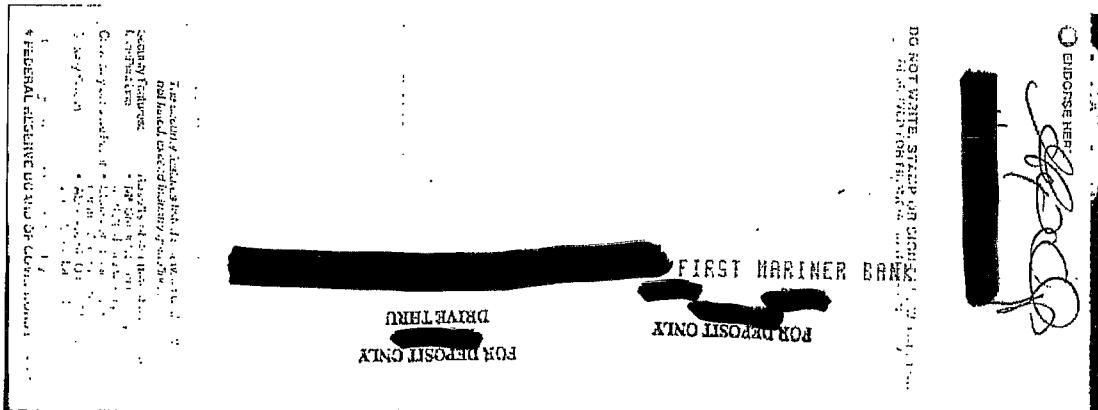
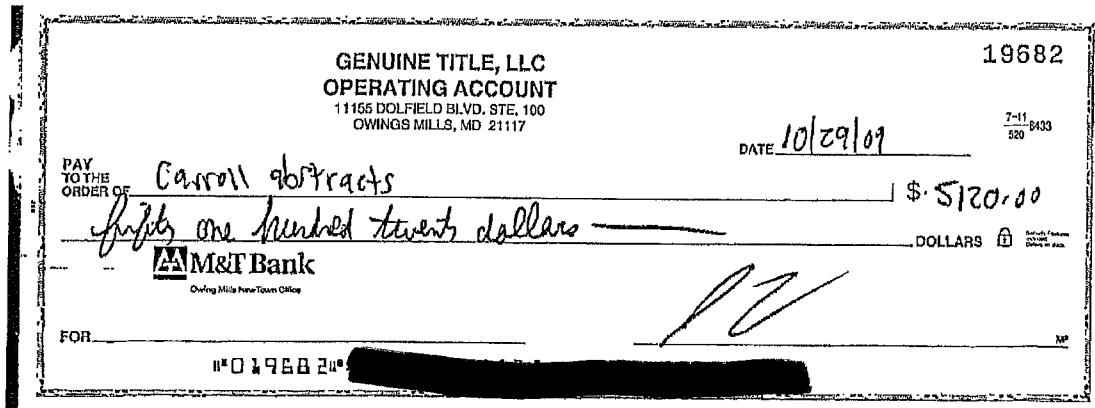
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EXHIBIT

2

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Posting Date 2009 Oct 30

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Research Seq #

Account #

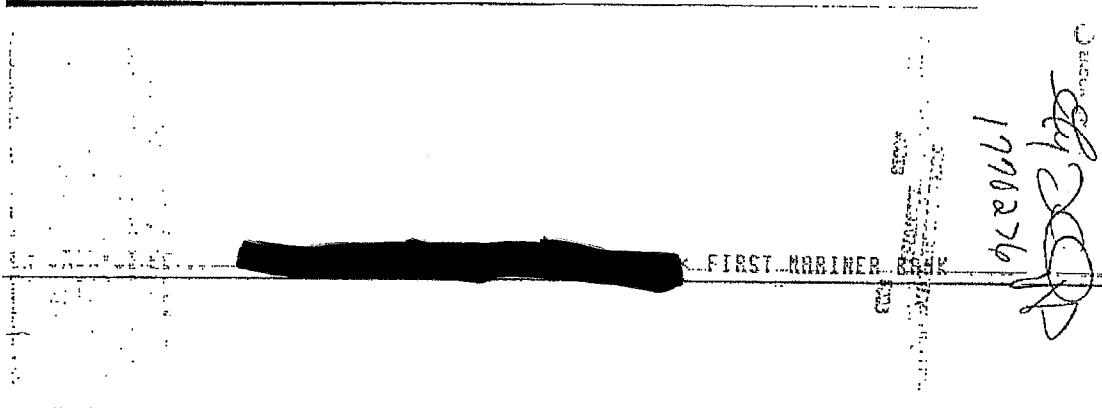
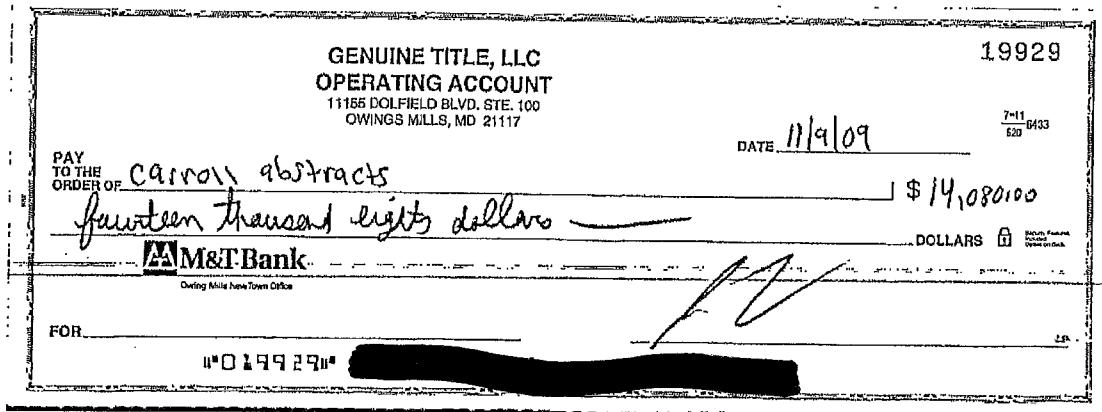
Dollar Amount \$5,120.00

Check/Store # 19682

DB/CR DB

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Posting Date 2009 Nov 13

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Account # [REDACTED]

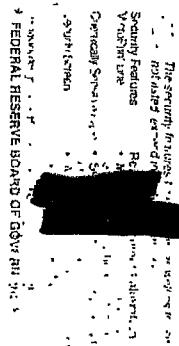
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DB/CR DB

Record Type # 01

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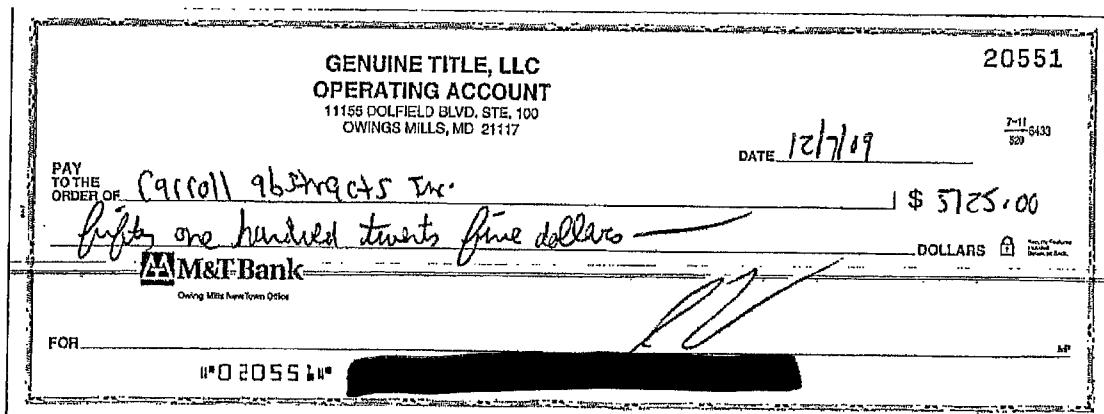


CREDIT TO [REDACTED] NAMED PAYEE

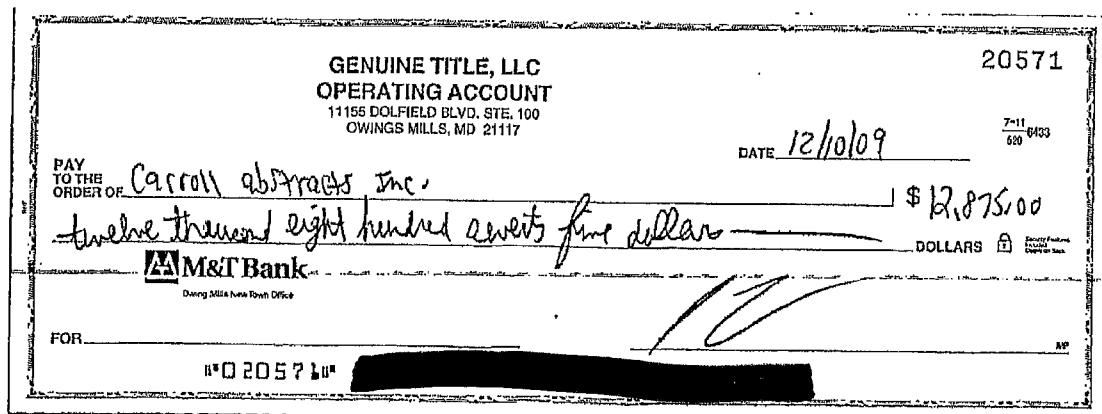
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DO NOT WRITE STAMP OR SIGN ON THIS LINE

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 Account # [REDACTED]
 Dollar Amount \$3,224.31
 Check/Store # 20542
 DB/CR DB
 Record Type # 01



GT M&T Op Acct 5511



Posting Date 2009 Dec 14

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

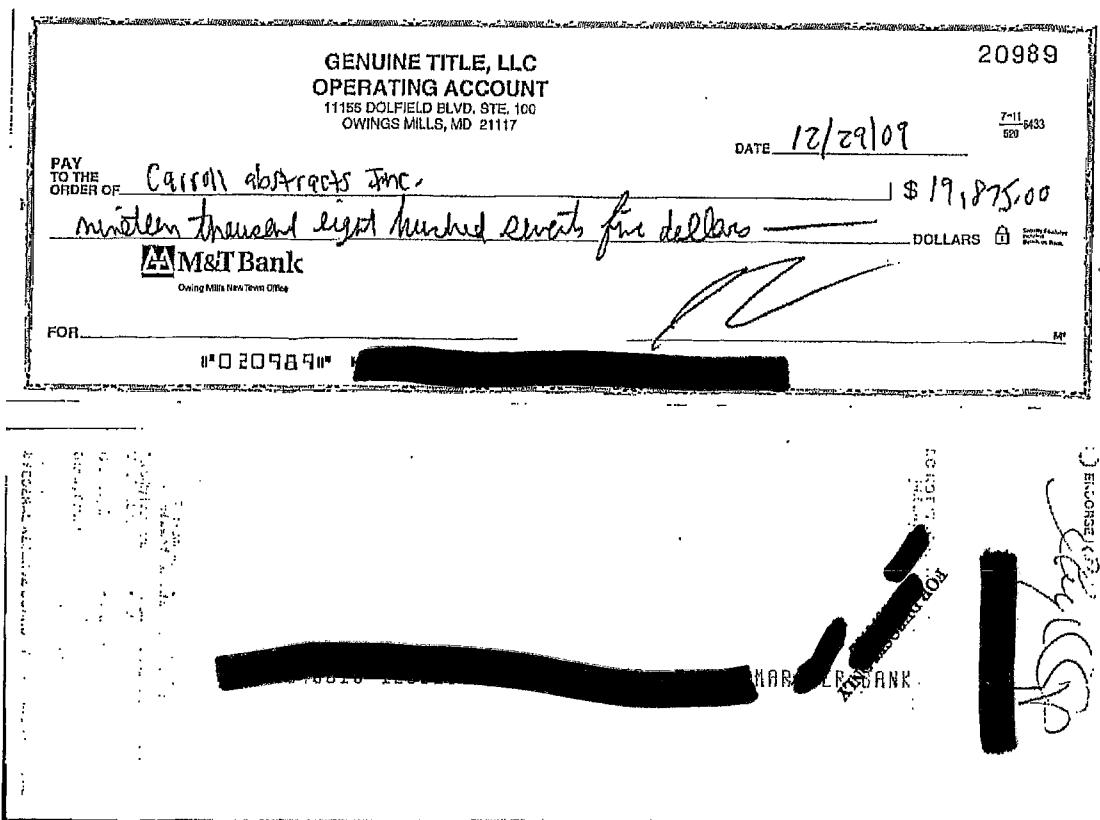
Dollar Amount \$12,875.00

Check/Store # 20571

DB/CR DB

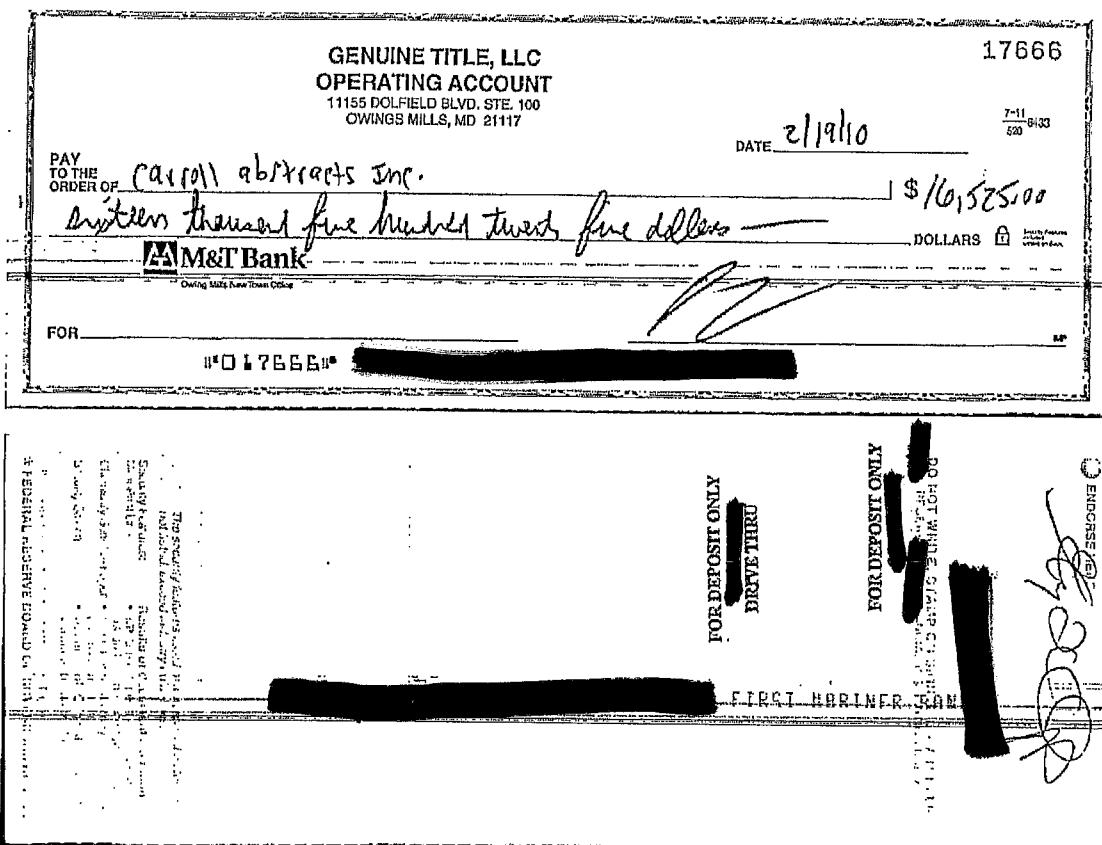
Record Type # 01

GT M&T Op Acct 5712



Posting Date 2009 Dec 31
Bank # 096
Research Seq # [REDACTED]
Account # [REDACTED]
Dollar Amount \$19,875.00
Check/Store # 20989
DB/CR DB
Record Type # 01

GT M&T Op Acct 5957



Posting Date 2010 Feb 22

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

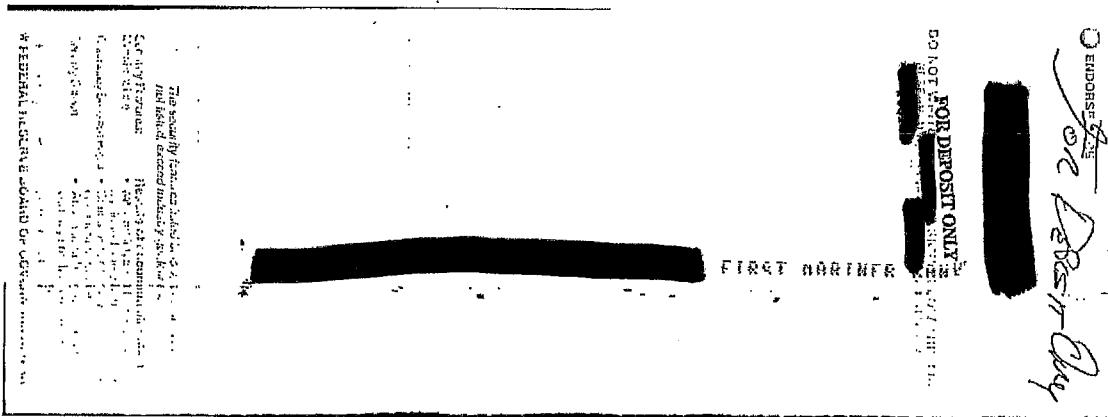
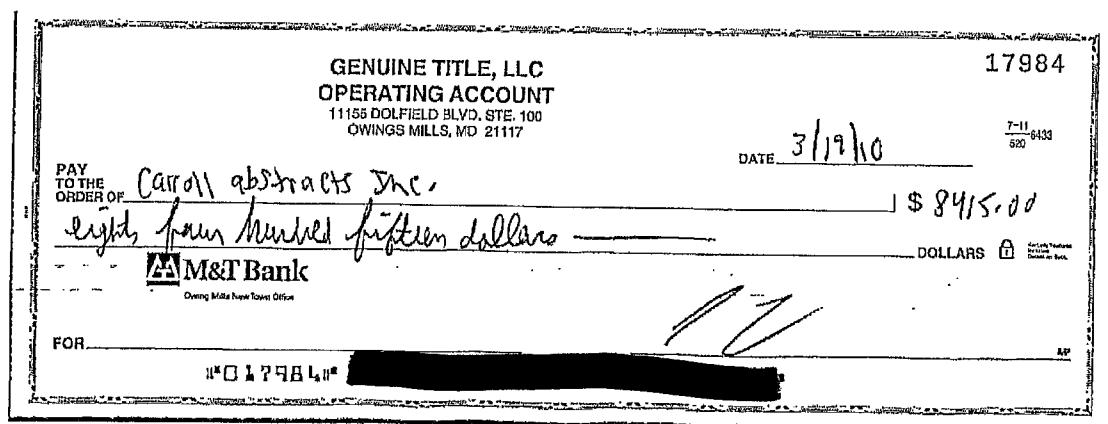
Dollar Amount \$16,525.00

Check/Store # 17666

DB/CR DB

Record Type # 01

GT M&T Op Acct 6686



Posting Date 2010 Mar 24

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

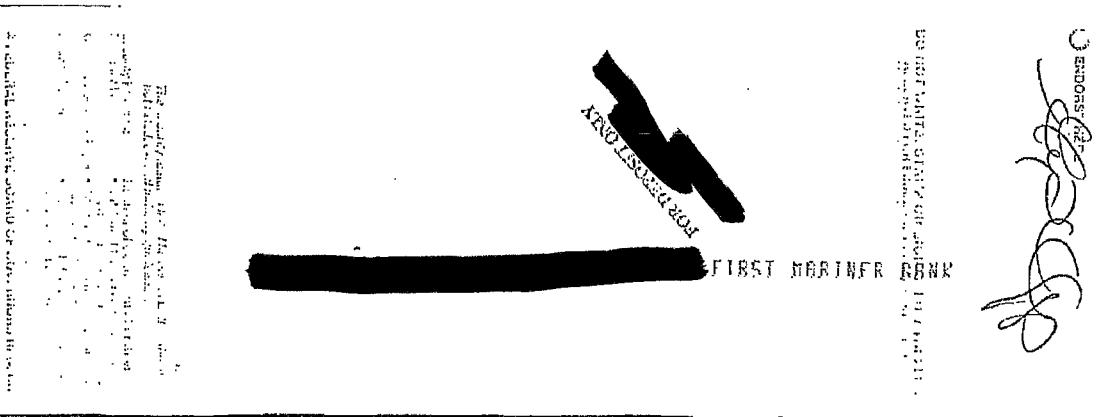
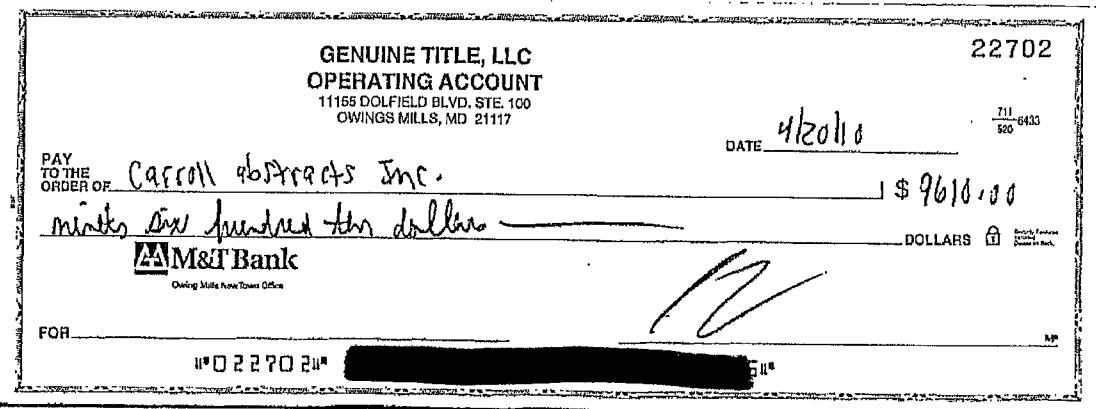
Dollar Amount \$8,415.00

Check/Store # 17984

DB/CR DB

Record Type # 01

GT M&T Op Acct 7165



Posting Date 2010 Apr 21

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

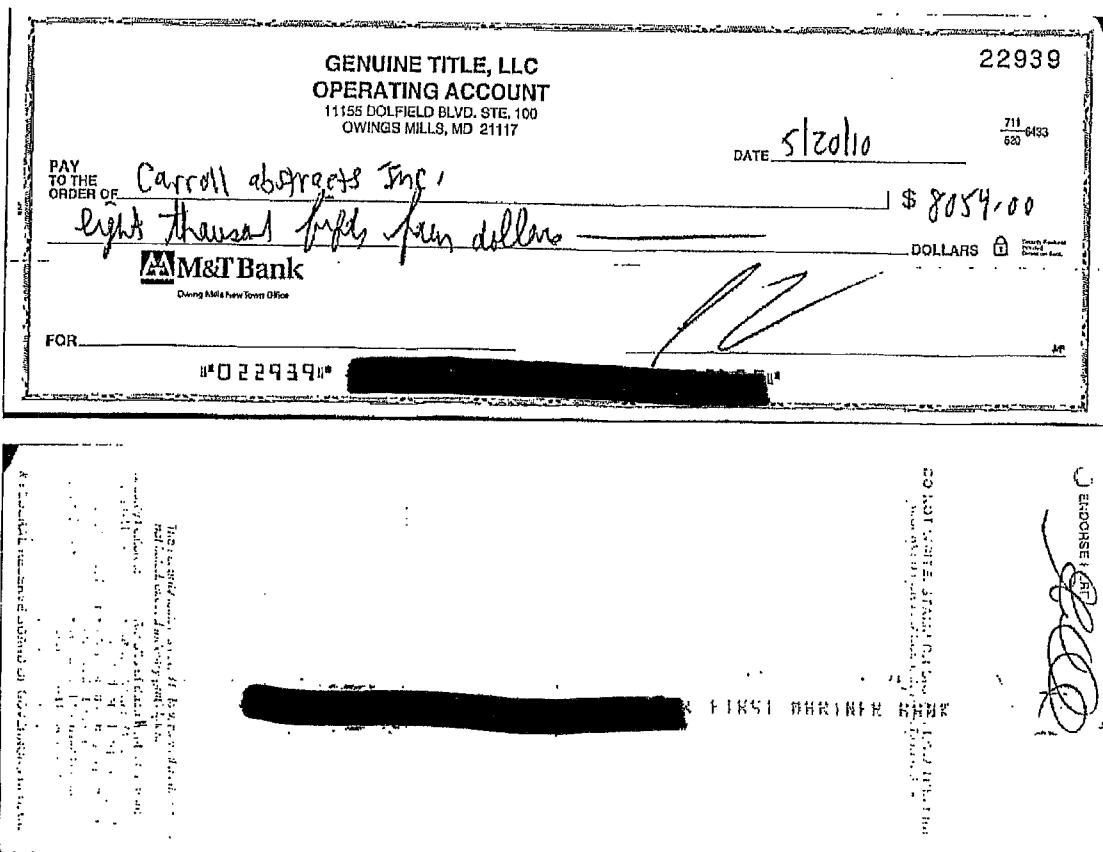
Dollar Amount \$9,610.00

Check/Store # 22702

DB/CR DB

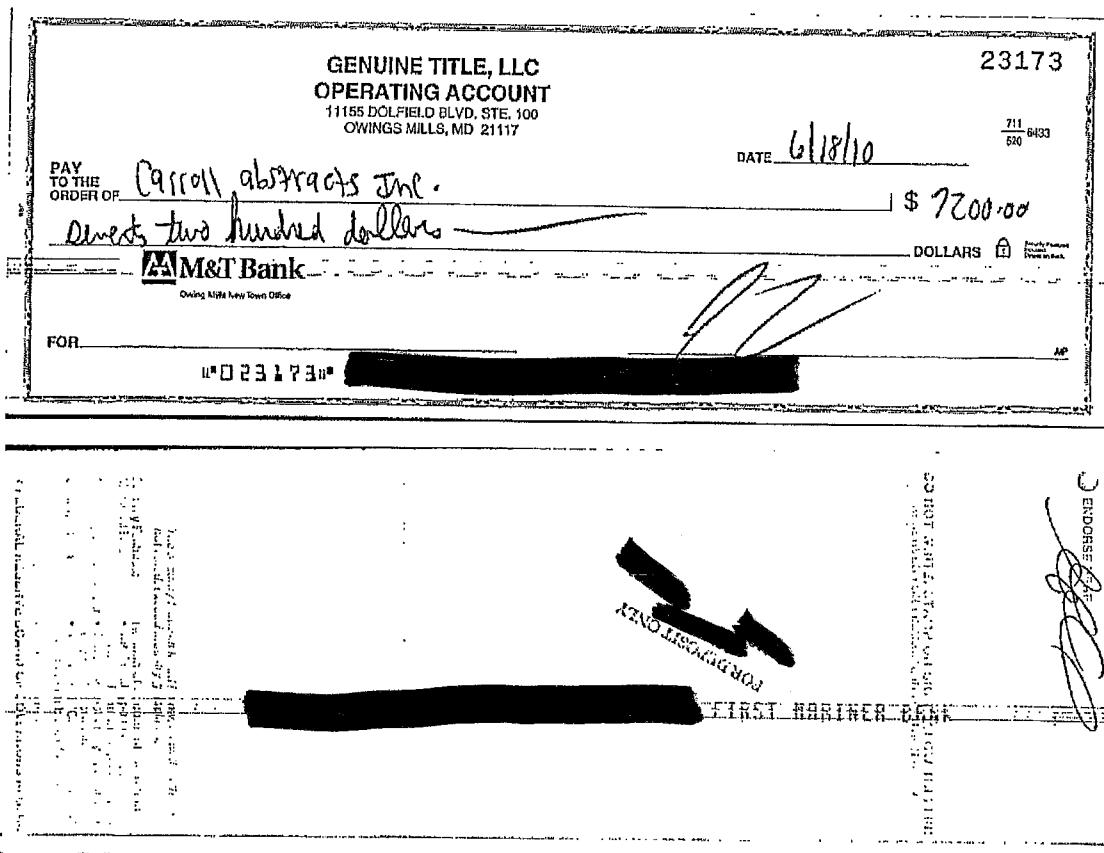
Record Type # 01

GT M&T Op Acct 7488



Posting Date 2010 May 21
Bank # 096
Research Seq # [REDACTED]
Account # [REDACTED]
Dollar Amount \$8,054.00
Check/Store # 22939
DB/CR DB
Record Type # 01

GT M&T Op Acct 7827



Posting Date 2010 Jun 21

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

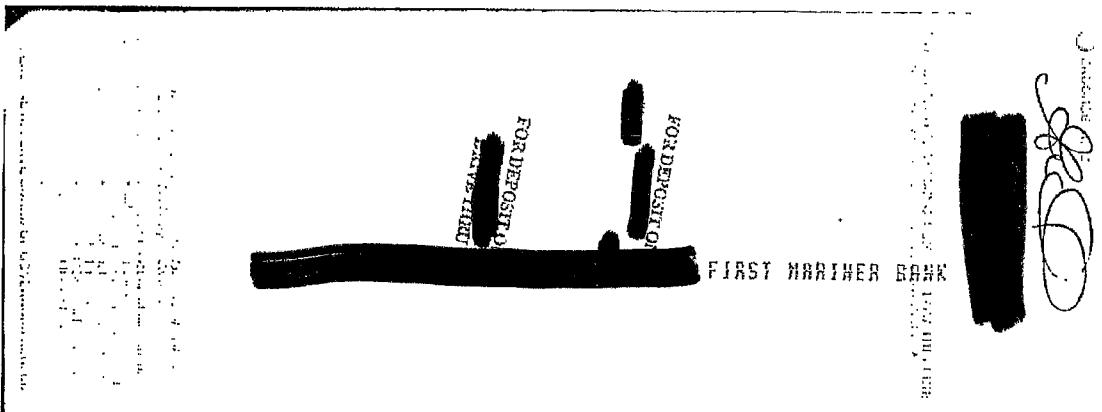
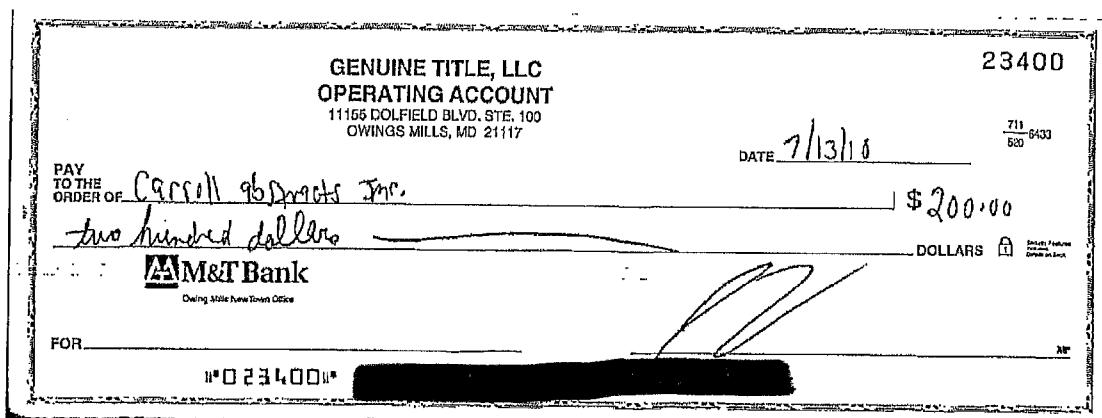
Dollar Amount \$7,200.00

Check/Store # 23173

DB/CR DB

Record Type # 01

GT M&T Op Acct 8061



Posting Date 2010 Aug 02

Bank # 096

Research Seq #

Account #

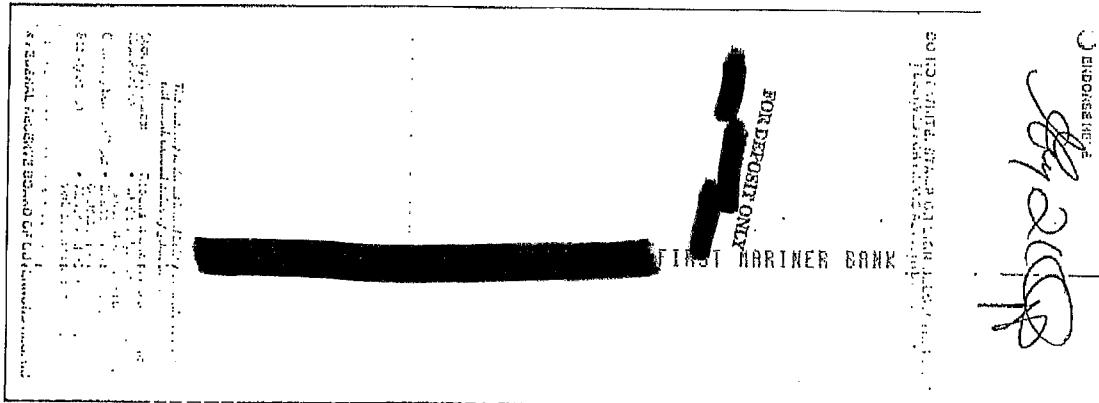
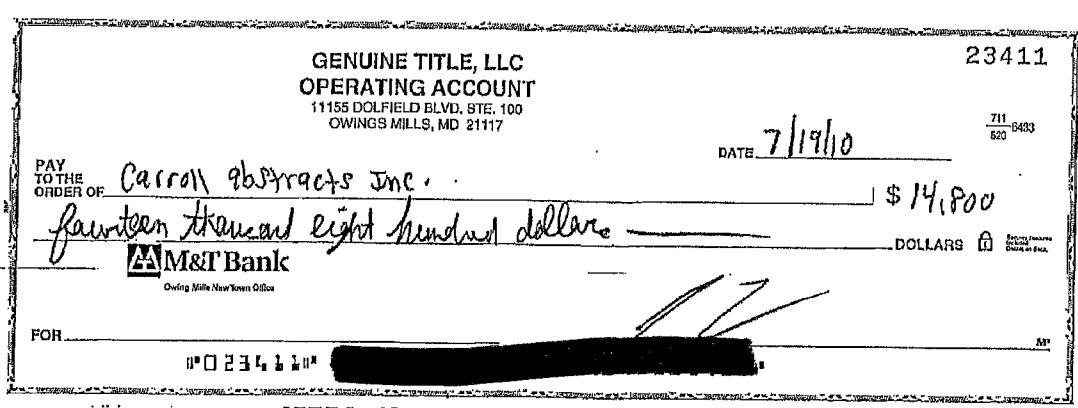
Dollar Amount \$200.00

Check/Store # 23400

DB/CR DB

Record Type # 01

GT M&T Op Acct 8379



Posting Date 2010 Jul 22

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

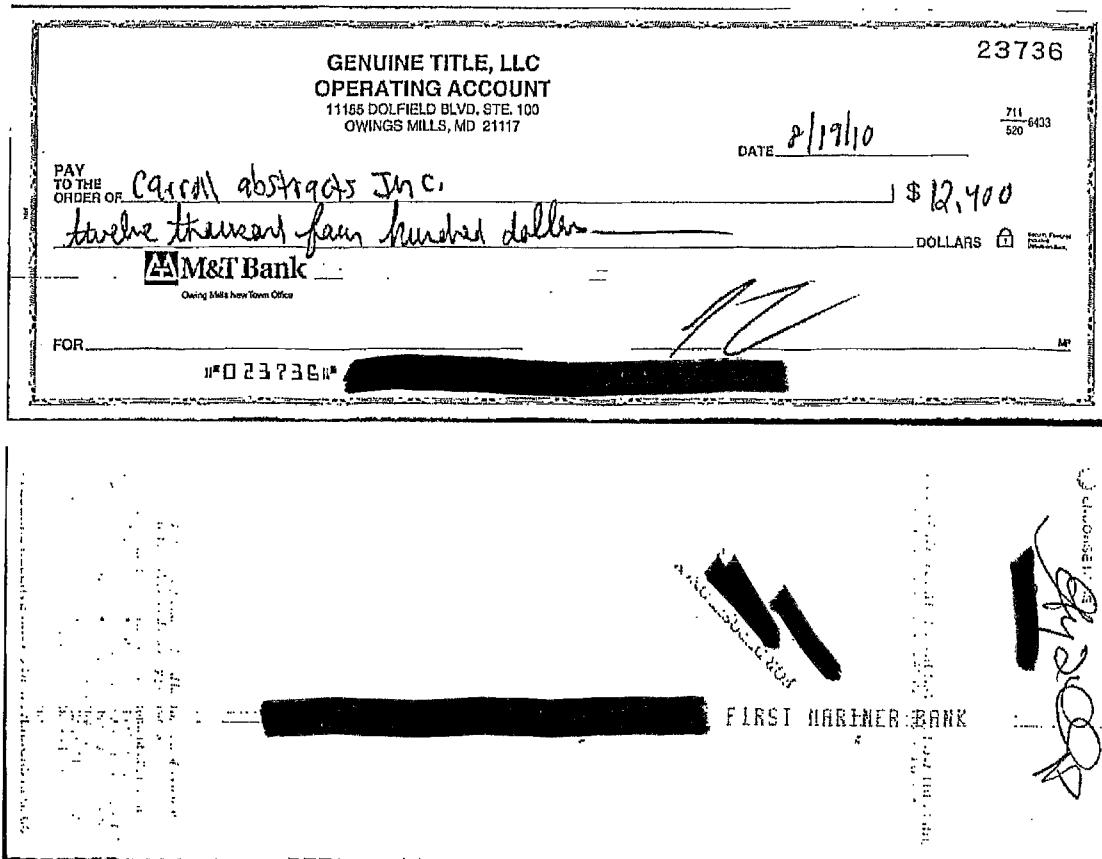
Dollar Amount \$14,800.00

Check/Store # 23411

DB/CR DB

Record Type # 01

GT M&T Op Acct 8302



Posting Date 2010 Aug 20

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

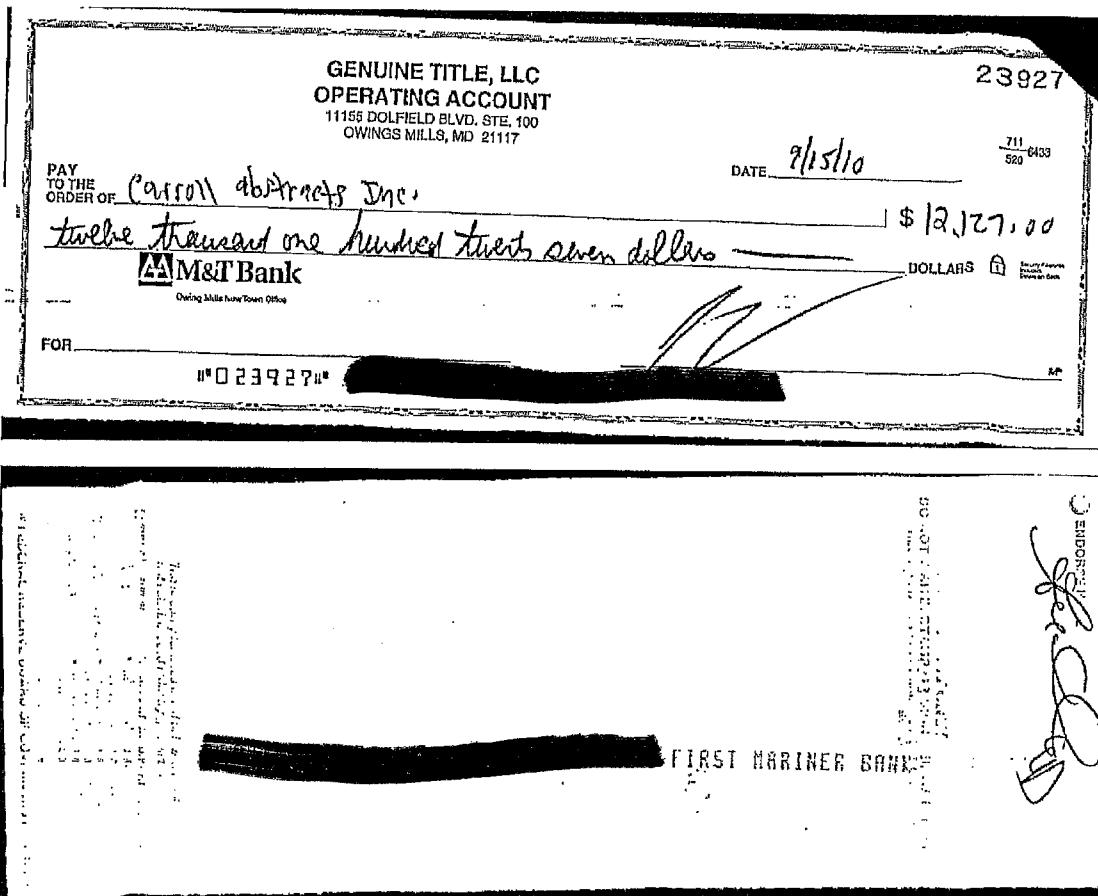
Dollar Amount \$12,400.00

Check/Store # 23736

DB/CR DB

Record Type # 01

GT M&T Op Acct 8564



Posting Date 2010 Sep 21

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

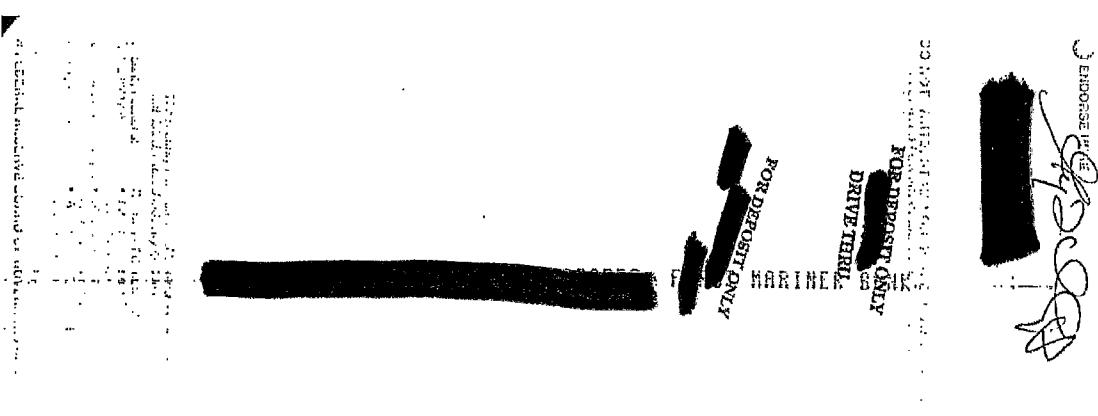
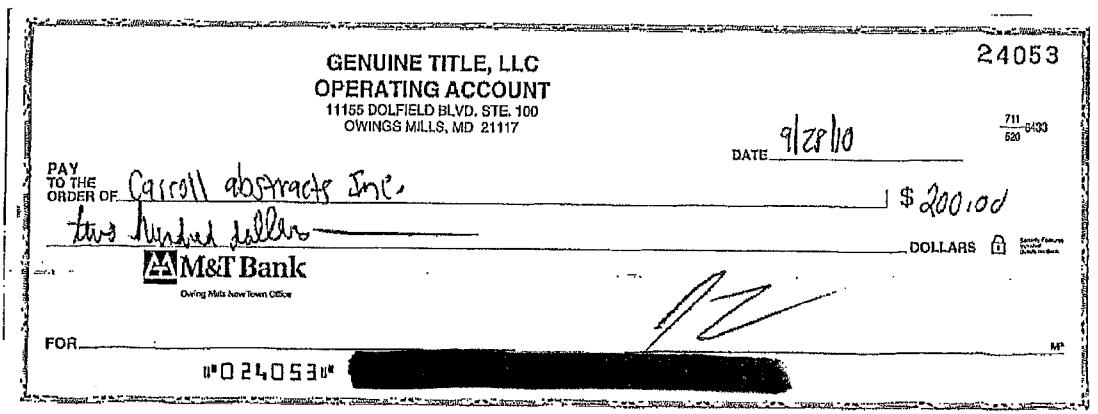
Dollar Amount \$12,127.00

Check/Store # 23927

DB/CR DB

Record Type # 01

GT M&T Op Acct 8842



Posting Date 2010 Oct 27

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

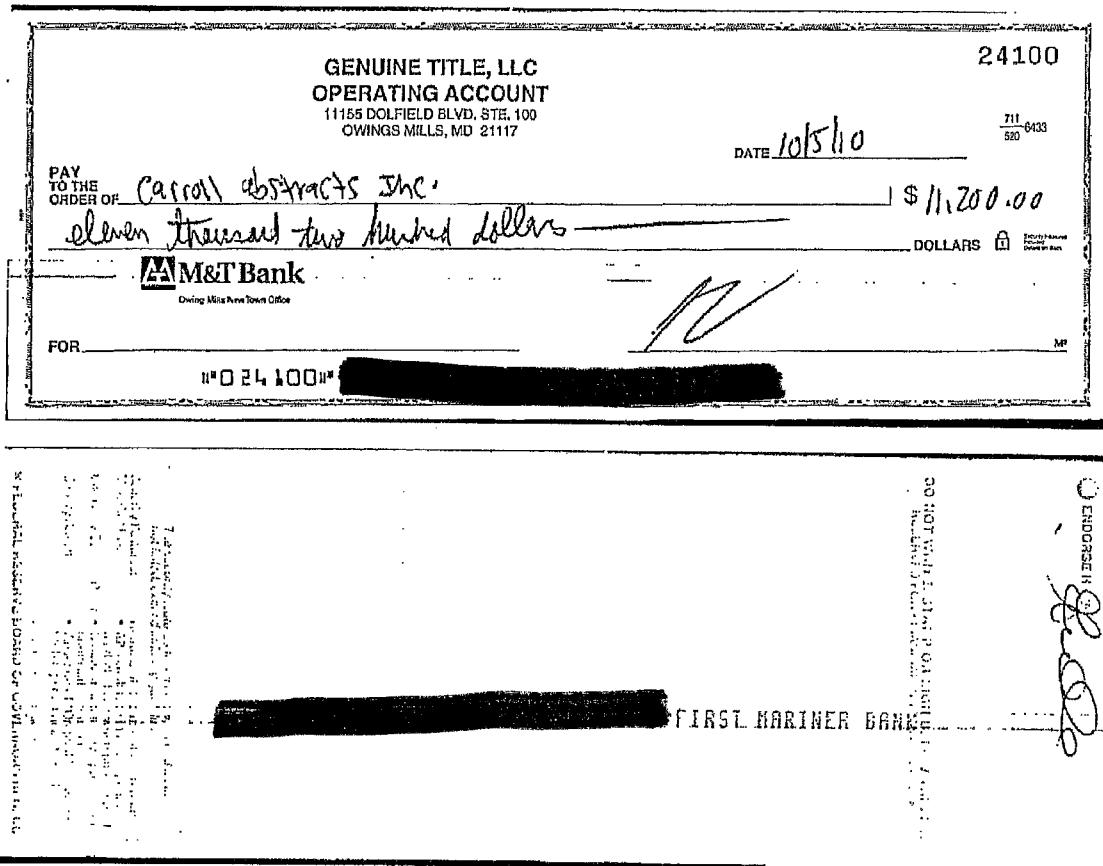
Dollar Amount \$200.00

Check/Store # 24053

DB/CR DB

Record Type # 01

GT M&T Op Acct 9221



Posting Date 2010 Oct 06

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

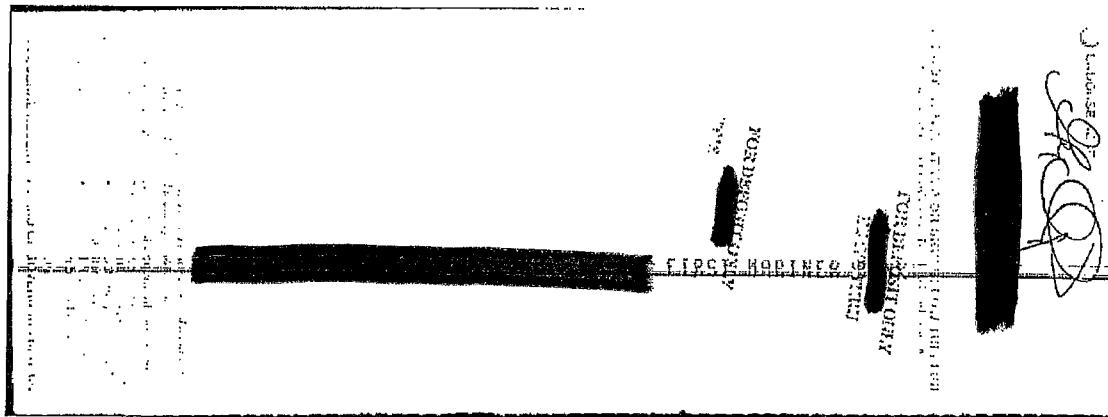
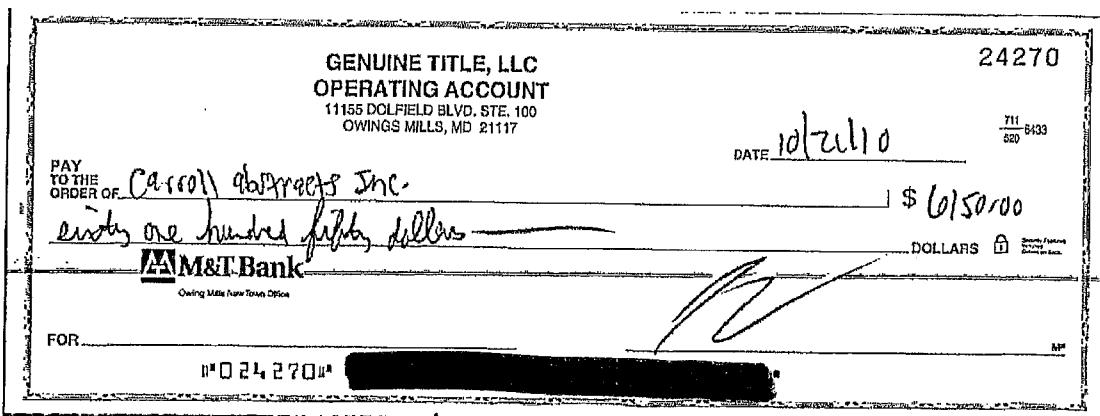
Dollar Amount \$11,200.00

Check/Store # 24100

DB/CR DB

Record Type # 01

GT M&T Op Acct 8998



Posting Date 2010 Oct 22

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

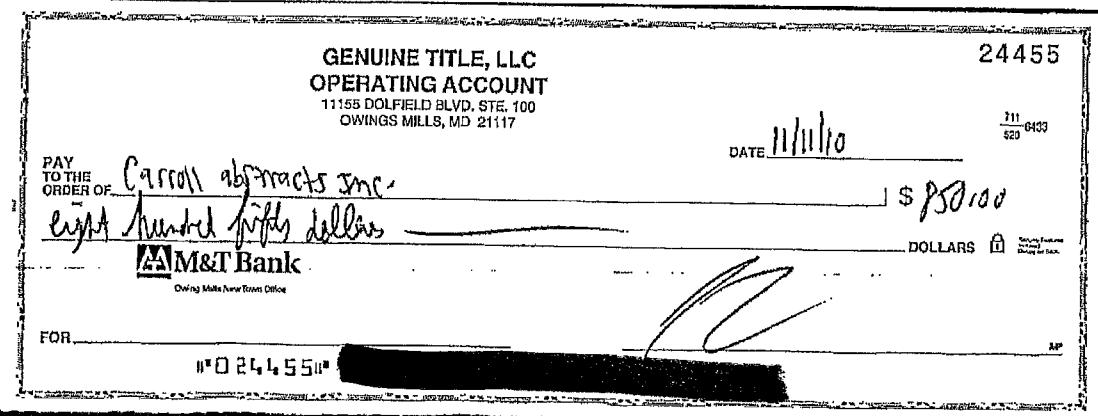
Dollar Amount \$6,150.00

Check/Store # 24270

DB/CR DB

Record Type # 01

GT M&T Op Acct 9179



Posting Date 2010 Nov 16

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

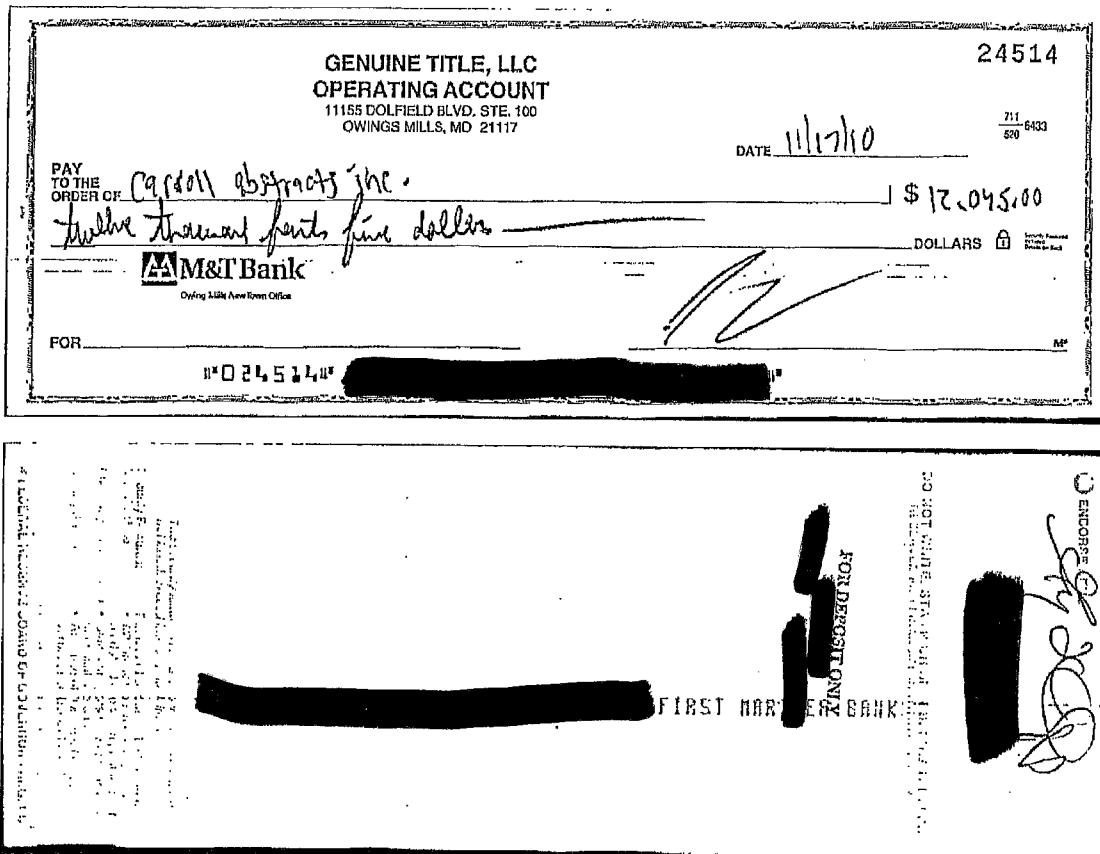
Dollar Amount \$850.00

Check/Store # 24455

DB/CR DB

Record Type # 01

GT M&T Op Acct 9396



Posting Date 2010 Nov 19

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

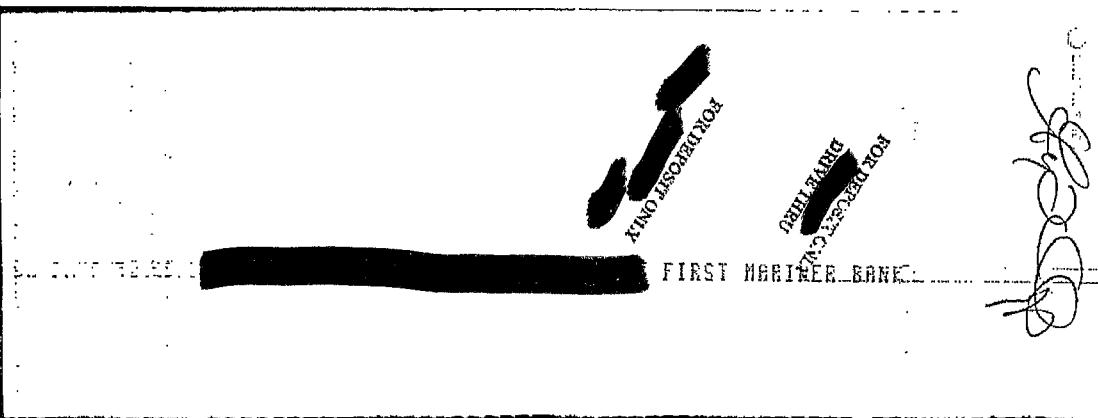
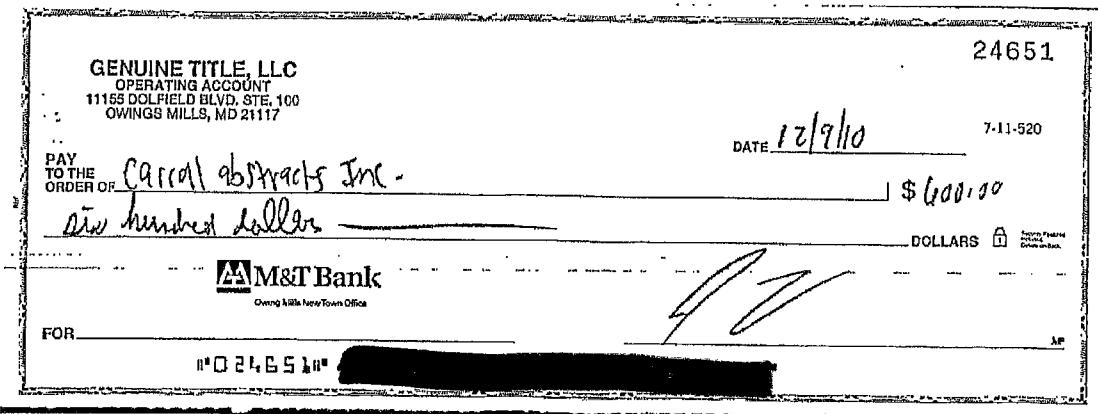
Dollar Amount \$12,045.00

Check/Store # 24514

DB/CR DB

Record Type # 01

GT M&T Op Acct 9439



Posting Date 2010 Dec 16

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

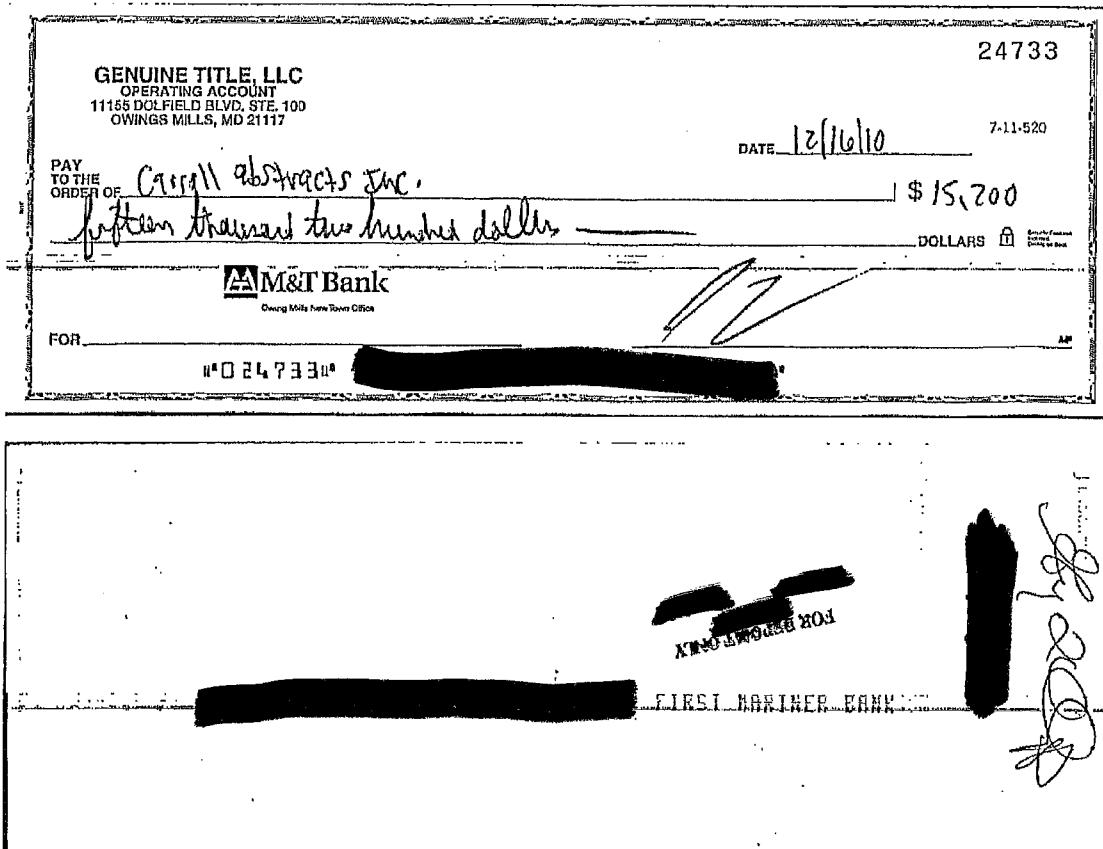
Dollar Amount \$600.00

Check/Store # 24651

DB/CR DB

Record Type # 01

GT M&T Op Acct 9667



Posting Date 2010 Dec 23

Bank # 096

Research Seq # [REDACTED]

Account # [REDACTED]

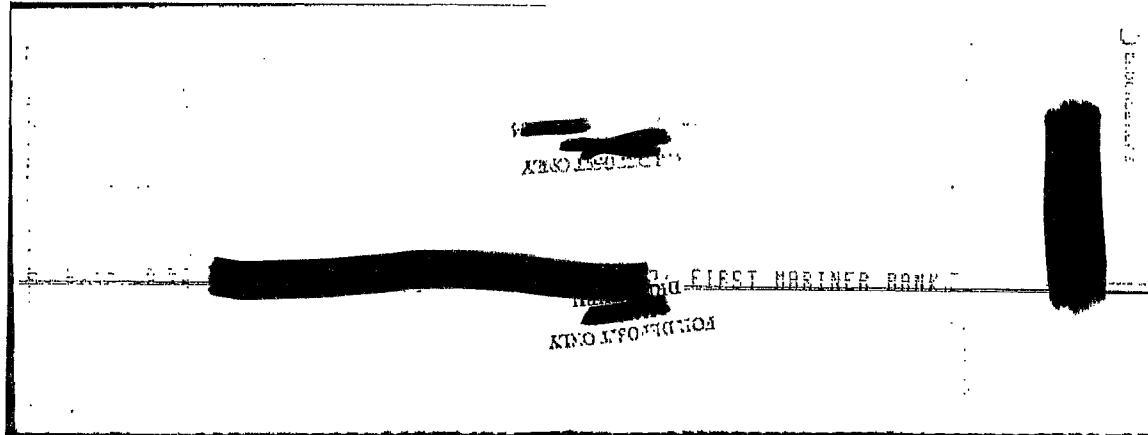
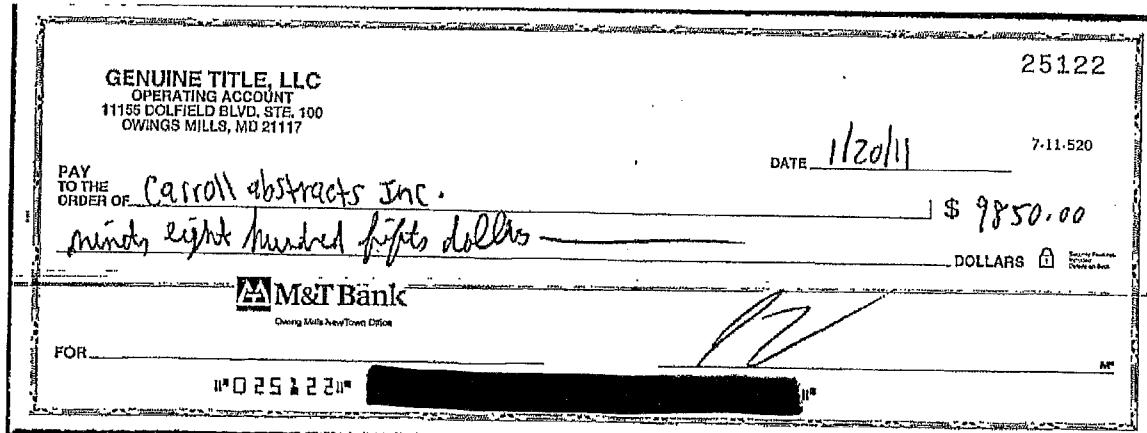
Dollar Amount \$15,200.00

Check/Store # 24733

DB/CR DB

Record Type # 01

GT M&T Op Acct 9729



Posting Date 2011 Jan 24

Bank # 096

Research Seq #

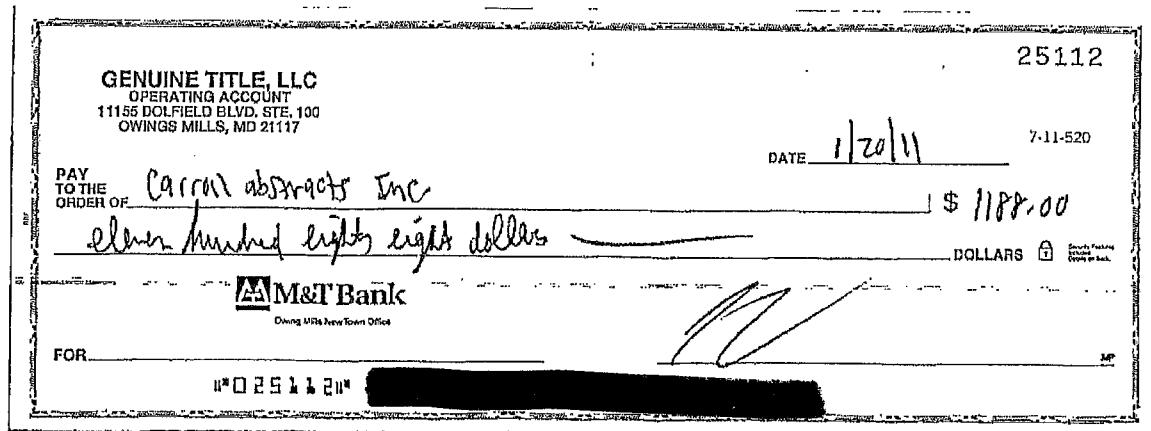
Account #

Dollar Amount \$9,850.00

Check/Store # 25122

DB/CR DB

Record Type # 01



Posting Date 2011 Feb 02

Bank # 096

Research Seq #

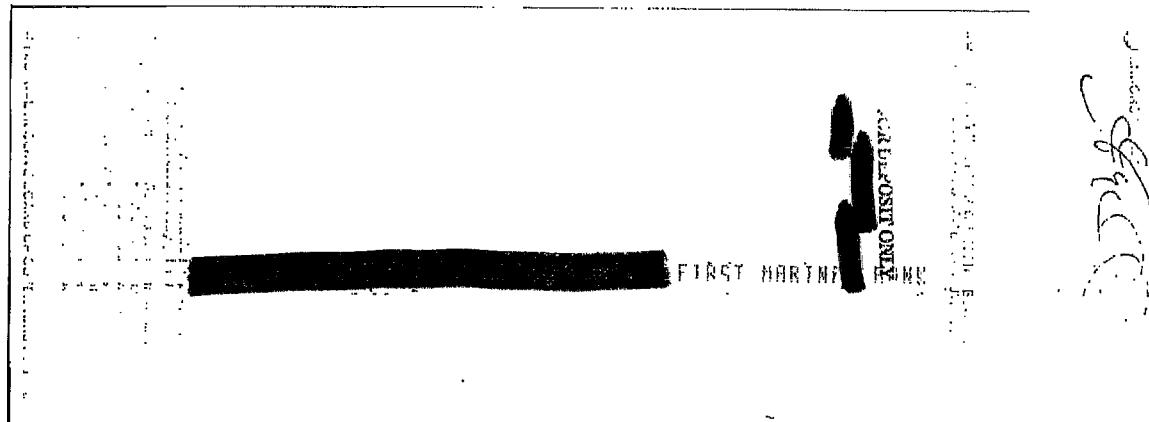
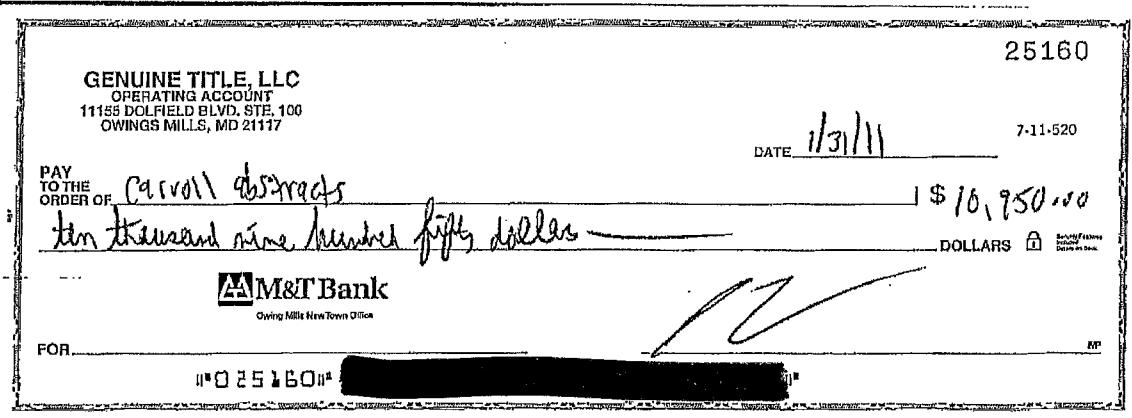
Account #

Dollar Amount \$1,188.00

Check/Store # 25112

DB/CR DB

Record Type # 01



Posting Date 2011 Feb 03

Bank # 096

Research Seq # [REDACTED]

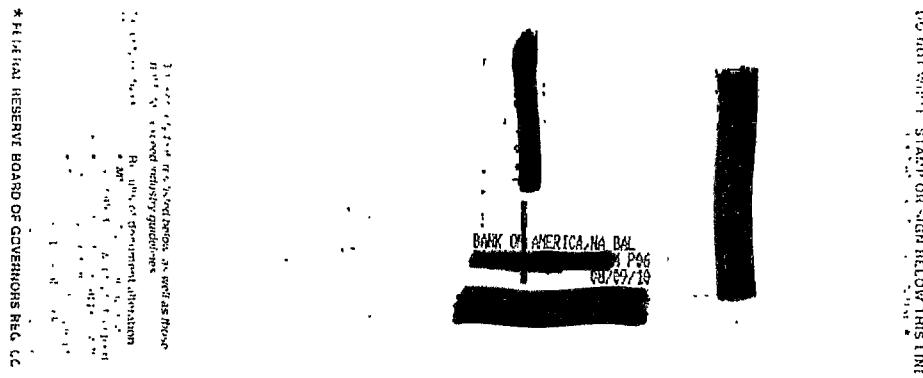
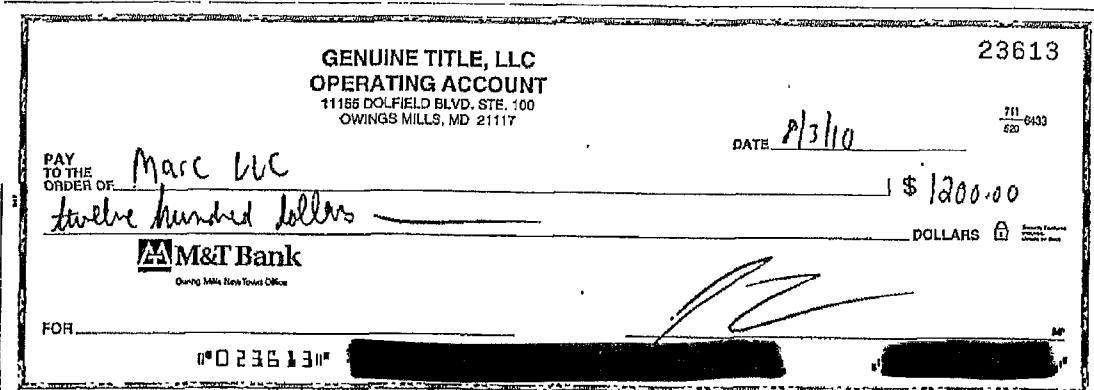
Account # [REDACTED]

Dollar Amount \$10,950.00

Check/Store # 25160

DB/CR DB

Record Type # 01



Posting Date 2010 Aug 09
 Bank # 096
 Research Seq # XXXXXXXXXX
 Account # XXXXXXXXXX
 Dollar Amount \$1,200.00
 Check/Store # 23613
 DB/CR DB
 Record Type # 01



GT M&T Op Acct 8475

GENUINE TITLE, LLC OPERATING ACCOUNT 1155 DOLFIELD BLVD, STE. 100 OWINGS MILLS, MD 21117		23743
PAY TO THE ORDER OF	<u>Mark GUC</u>	<u>DATE</u> <u>8/20/10</u>
<u>Twenty four hundred dollars</u>		<u>\$ 2400.00</u>
		DOLLARS <input checked="" type="checkbox"/>
 M&T Bank Dolfield Mills Northwest Office		
FOR <u>PC</u>		
# 0237431 100		

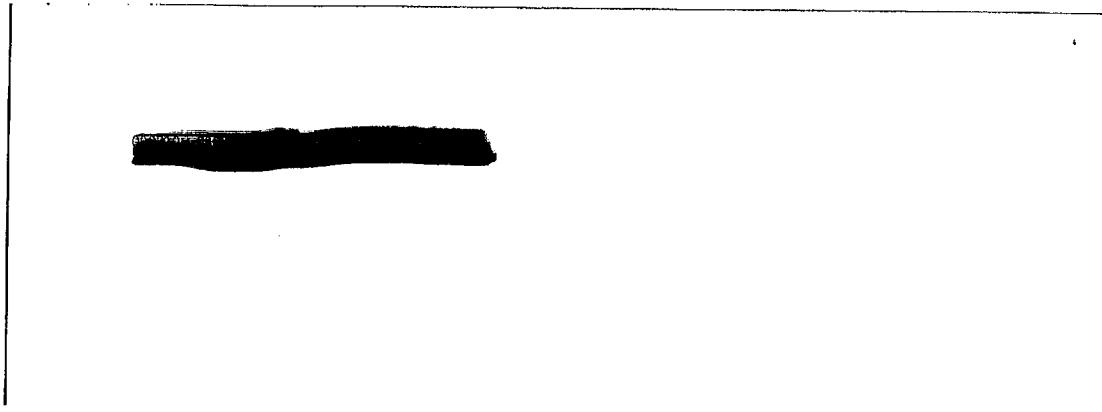
★ FEDERAL RESERVE BOARD OF GOVERNORS WASHINGTON D. C.

Posting Date	2010 Aug 20
Bank #	096
Research Seq #	[REDACTED]
Account #	[REDACTED]
Dollar Amount	\$2,400.00
Check/Store #	23743
DB/CR	DB
Record Type #	01

Credited To The Account Of
The Within Named Payee
DO NOT Endorsement Guaranteed
"Bank of America, N.A.

ENDORSE HERE

GT M&T Op Acct 8565



Posting Date 2010 Sep 03

Bank # 096

Research Seq # [REDACTED]

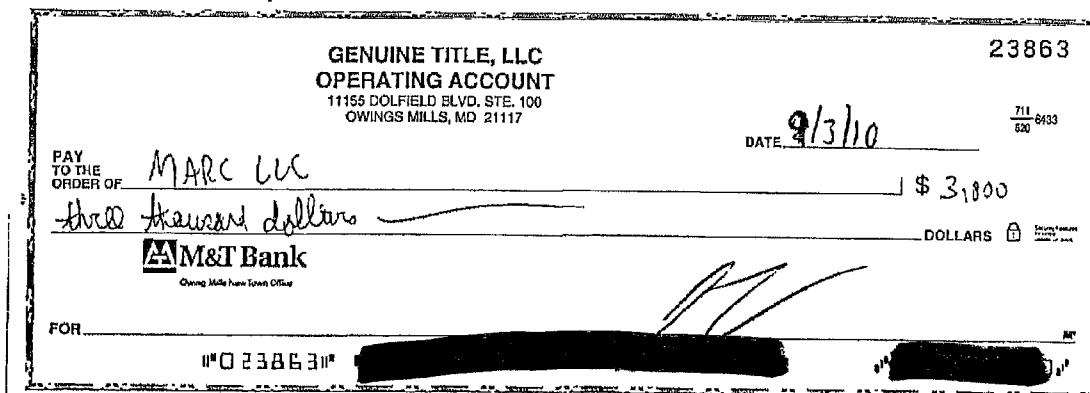
Account # [REDACTED]

Dollar Amount \$853.15

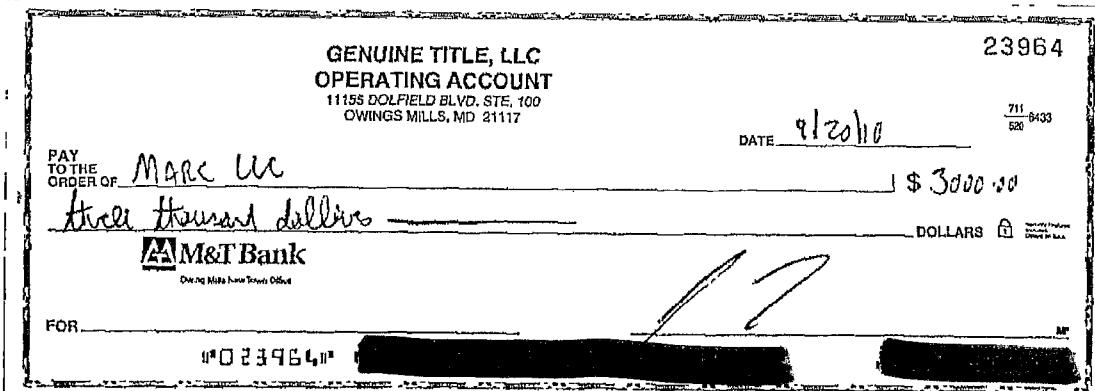
Check/Store # 23543

DB/CR DB

Record Type # 01



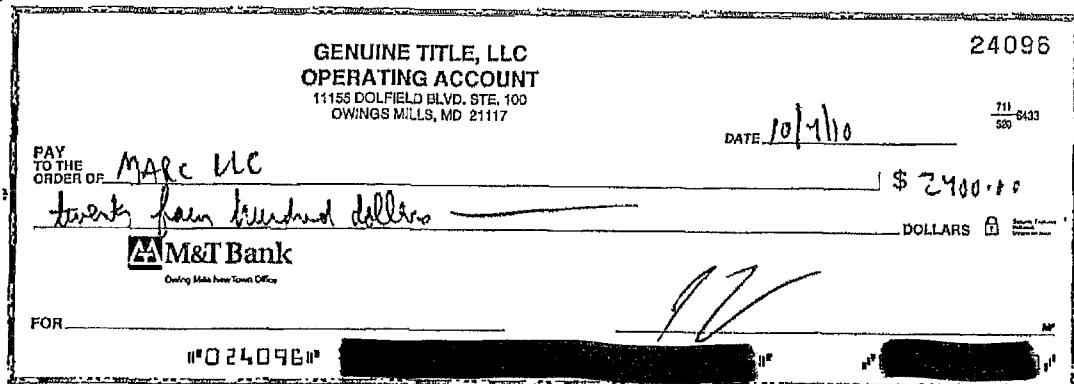
GT M&T Op Acct 8681



* FEDERAL BUREAU OF INVESTIGATION, U.S. DEPARTMENT OF JUSTICE

Posting Date 2010 Sep 20
 Bank # 096
 Research Seq #
 Account #
 Dollar Amount \$3,000.00
 Check/Store # 23964
 DB/CR DB
 Record Type # 01

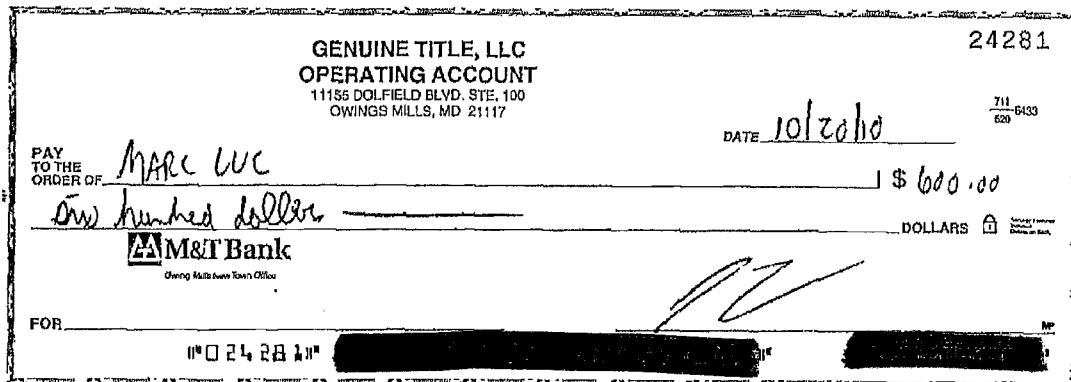
GT M&T Op Acct 8824



Posting Date	2010 Oct 07
Bank #	096
Research Seq #	
Account #	
Dollar Amount	\$2,400.00
Check/Store #	24096
DB/CR	DB
Record Type #	01

DO NOT WRITE OR SIGN BELOW THIS LINE
RECORDED ON THE TELETYPE *
NAME

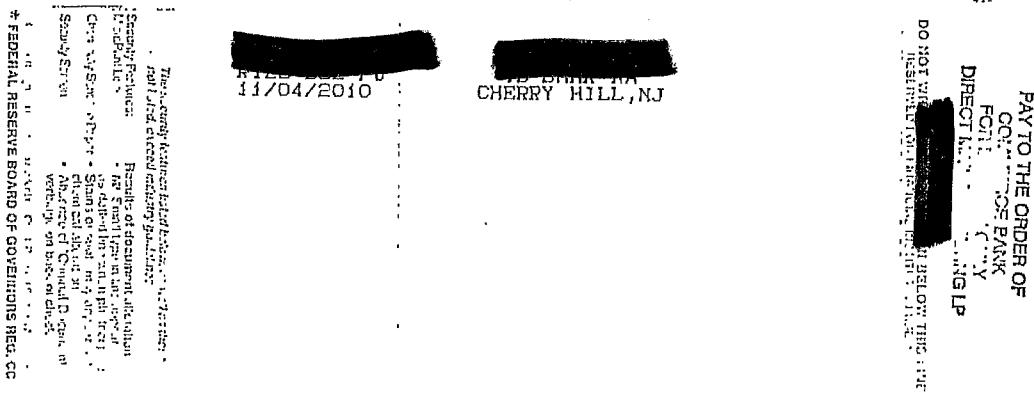
GT M&T Op Acct 9010



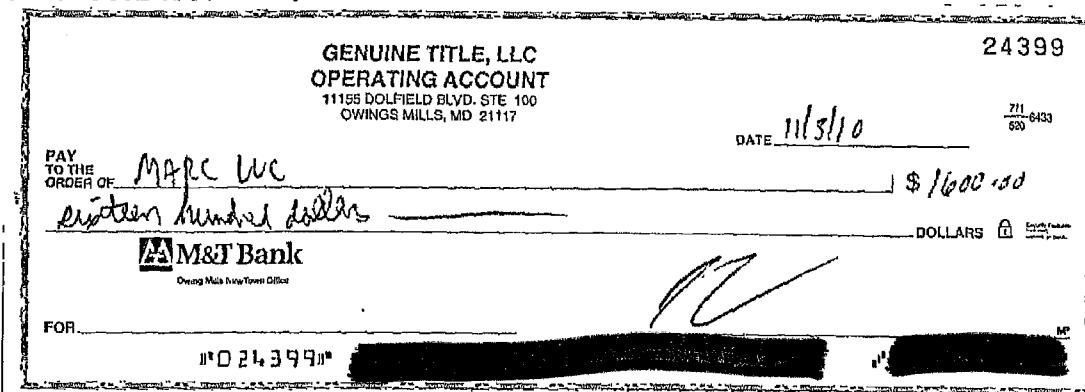
* FEDERAL RESERVE BOARD OF LOVETTSVILLE, MD

Posting Date 2010 Oct 22
 Bank # 096
 Research Seq # [REDACTED]
 Account # [REDACTED]
 Dollar Amount \$600.00
 Check/Store # 24281
 DB/CR DB
 Record Type # 01

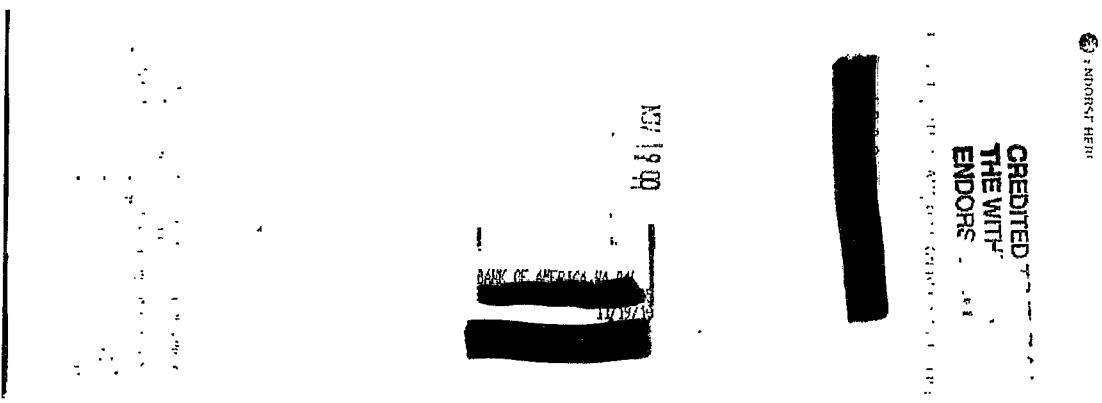
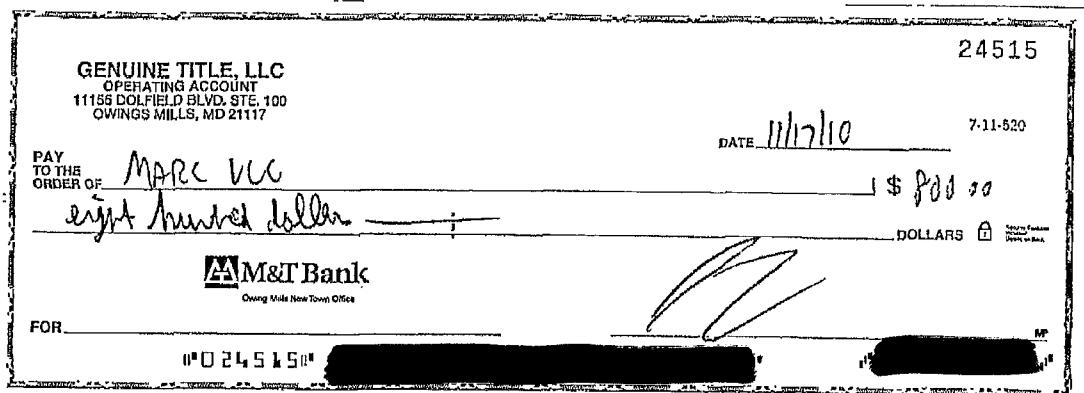
GT M&T Op Acct 9177



Posting Date 2010 Nov 05
 Bank # 096
 Research Seq # [REDACTED]
 Account # [REDACTED]
 Dollar Amount \$525.00
 Check/Store # 24389
 DB/CR DB
 Record Type # 01



GT M&T Op Acct 9309



Posting Date 2010 Nov 19
Bank # 096
Research Seq # XXXXXXXXXX
Account # XXXXXXXXXX
Dollar Amount \$800.00
Check/Store # 24515
DB/CR DB
Record Type # 01

GT M&T Op Acct 9445